

PART III. RESULTS OF STUDY

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 333 SERVICES

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1923-2002

EXPERIENCE BAND 1956-2002

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	724,805	3,693	0.0051	0.9949	86.20
40.5	666,894	1,758	0.0026	0.9974	85.76
41.5	622,548	3,758	0.0060	0.9940	85.54
42.5	591,723	2,637	0.0045	0.9955	85.03
43.5	528,022	2,172	0.0041	0.9959	84.65
44.5	472,539	1,771	0.0037	0.9963	84.30
45.5	428,540	900	0.0021	0.9979	83.99
46.5	385,209	1,019	0.0026	0.9974	83.81
47.5	334,723	750	0.0022	0.9978	83.59
48.5	300,244	517	0.0017	0.9983	83.41
49.5	269,503	533	0.0020	0.9980	83.27
50.5	244,485	285	0.0012	0.9988	83.10
51.5	225,838	237	0.0010	0.9990	83.00
52.5	205,615	337	0.0016	0.9984	82.92
53.5	189,272	449	0.0024	0.9976	82.79
54.5	170,299	343	0.0020	0.9980	82.59
55.5	152,654	249	0.0016	0.9984	82.42
56.5	122,492	965	0.0079	0.9921	82.29
57.5	114,605	938	0.0082	0.9918	81.64
58.5	112,826	878	0.0078	0.9922	80.97
59.5	111,049	748	0.0067	0.9933	80.34
60.5	105,466	958	0.0091	0.9909	79.80
61.5	98,342	1,548	0.0157	0.9843	79.07
62.5	85,930	967	0.0113	0.9887	77.83
63.5	79,311	1,117	0.0141	0.9859	76.95
64.5	71,575	1,087	0.0152	0.9848	75.87
65.5	63,675	514	0.0081	0.9919	74.72
66.5	51,749	655	0.0127	0.9873	74.11
67.5	47,746	826	0.0173	0.9827	73.17
68.5	44,379	492	0.0111	0.9889	71.90
69.5	41,308	307	0.0074	0.9926	71.10
70.5	38,247	103	0.0027	0.9973	70.57
71.5	33,822	238	0.0070	0.9930	70.38
72.5	28,373	456	0.0161	0.9839	69.89
73.5	23,510	51	0.0022	0.9978	68.76
74.5	17,249		0.0000	1.0000	68.61
75.5	16,395		0.0000	1.0000	68.61
76.5	9,189		0.0000	1.0000	68.61
77.5	3,871		0.0000	1.0000	68.61
78.5	56		0.0000	1.0000	68.61
79.5					68.61

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 333 SERVICES

ORIGINAL LIFE TABLE

PLACEMENT BAND 1923-2002

EXPERIENCE BAND 1973-2002

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
0.0	15,341,398	3,775	0.0002	0.9998	100.00
0.5	14,315,973	13,276	0.0009	0.9991	99.98
1.5	13,281,319	10,775	0.0008	0.9992	99.89
2.5	12,235,562	3,043	0.0002	0.9998	99.81
3.5	11,335,786	3,792	0.0003	0.9997	99.79
4.5	10,451,186	6,507	0.0006	0.9994	99.76
5.5	9,591,024	4,684	0.0005	0.9995	99.70
6.5	8,663,891	9,727	0.0011	0.9989	99.65
7.5	8,061,307	15,781	0.0020	0.9980	99.54
8.5	7,266,124	13,679	0.0019	0.9981	99.34
9.5	6,472,711	22,536	0.0035	0.9965	99.15
10.5	5,879,776	14,673	0.0025	0.9975	98.80
11.5	5,400,348	16,087	0.0030	0.9970	98.55
12.5	5,019,177	18,478	0.0037	0.9963	98.25
13.5	4,571,478	21,498	0.0047	0.9953	97.89
14.5	4,201,030	23,895	0.0057	0.9943	97.43
15.5	3,809,754	24,470	0.0064	0.9936	96.87
16.5	3,377,873	24,233	0.0072	0.9928	96.25
17.5	3,085,340	21,339	0.0069	0.9931	95.56
18.5	2,896,697	13,640	0.0047	0.9953	94.90
19.5	2,724,443	21,558	0.0079	0.9921	94.45
20.5	2,614,407	17,608	0.0067	0.9933	93.70
21.5	2,504,330	10,544	0.0042	0.9958	93.07
22.5	2,363,077	16,917	0.0072	0.9928	92.68
23.5	2,175,619	9,542	0.0044	0.9956	92.01
24.5	2,035,820	13,120	0.0064	0.9936	91.61
25.5	1,911,039	10,254	0.0054	0.9946	91.02
26.5	1,797,274	5,524	0.0031	0.9969	90.53
27.5	1,699,230	5,291	0.0031	0.9969	90.25
28.5	1,601,156	6,736	0.0042	0.9958	89.97
29.5	1,480,345	8,656	0.0058	0.9942	89.59
30.5	1,358,975	6,946	0.0051	0.9949	89.07
31.5	1,256,617	4,967	0.0040	0.9960	88.62
32.5	1,173,945	5,921	0.0050	0.9950	88.27
33.5	1,097,663	4,202	0.0038	0.9962	87.83
34.5	1,039,432	6,333	0.0061	0.9939	87.50
35.5	966,893	7,708	0.0080	0.9920	86.97
36.5	898,896	2,437	0.0027	0.9973	86.27
37.5	835,940	3,730	0.0045	0.9955	86.04
38.5	743,986	3,057	0.0041	0.9959	85.65

MISSOURI-AMERICAN WATER COMPANY

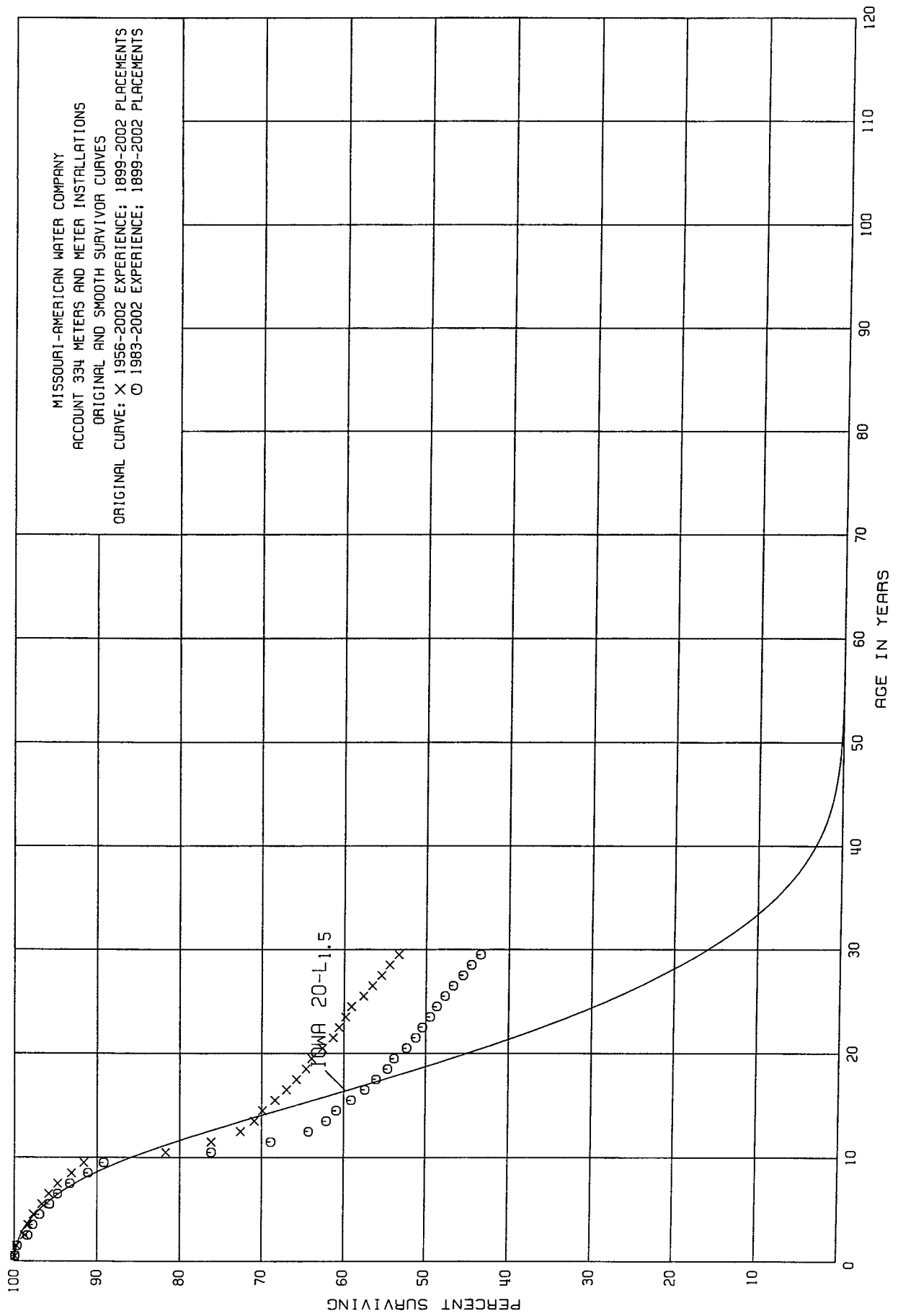
ACCOUNT 333 SERVICES

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1923-2002

EXPERIENCE BAND 1973-2002

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	672,330	3,693	0.0055	0.9945	85.30
40.5	617,251	1,758	0.0028	0.9972	84.83
41.5	577,525	3,758	0.0065	0.9935	84.59
42.5	554,251	2,637	0.0048	0.9952	84.04
43.5	496,821	2,172	0.0044	0.9956	83.64
44.5	452,055	1,771	0.0039	0.9961	83.27
45.5	411,214	900	0.0022	0.9978	82.95
46.5	375,241	1,019	0.0027	0.9973	82.77
47.5	330,280	750	0.0023	0.9977	82.55
48.5	299,980	517	0.0017	0.9983	82.36
49.5	269,503	533	0.0020	0.9980	82.22
50.5	244,485	285	0.0012	0.9988	82.06
51.5	225,838	237	0.0010	0.9990	81.96
52.5	205,615	337	0.0016	0.9984	81.88
53.5	189,272	449	0.0024	0.9976	81.75
54.5	170,299	343	0.0020	0.9980	81.55
55.5	152,654	249	0.0016	0.9984	81.39
56.5	122,492	965	0.0079	0.9921	81.26
57.5	114,605	938	0.0082	0.9918	80.62
58.5	112,826	878	0.0078	0.9922	79.96
59.5	111,049	748	0.0067	0.9933	79.34
60.5	105,466	958	0.0091	0.9909	78.81
61.5	98,342	1,548	0.0157	0.9843	78.09
62.5	85,930	967	0.0113	0.9887	76.86
63.5	79,311	1,117	0.0141	0.9859	75.99
64.5	71,575	1,087	0.0152	0.9848	74.92
65.5	63,675	514	0.0081	0.9919	73.78
66.5	51,749	655	0.0127	0.9873	73.18
67.5	47,746	826	0.0173	0.9827	72.25
68.5	44,379	492	0.0111	0.9889	71.00
69.5	41,308	307	0.0074	0.9926	70.21
70.5	38,247	103	0.0027	0.9973	69.69
71.5	33,822	238	0.0070	0.9930	69.50
72.5	28,373	456	0.0161	0.9839	69.01
73.5	23,510	51	0.0022	0.9978	67.90
74.5	17,249		0.0000	1.0000	67.75
75.5	16,395		0.0000	1.0000	67.75
76.5	9,189		0.0000	1.0000	67.75
77.5	3,871		0.0000	1.0000	67.75
78.5	56		0.0000	1.0000	67.75
79.5					67.75



MISSOURI-AMERICAN WATER COMPANY
ACCOUNT 334 METERS AND METER INSTALLATIONS

ORIGINAL LIFE TABLE

PLACEMENT BAND 1899-2002

EXPERIENCE BAND 1956-2002

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
0.0	15,623,891	9,027	0.0006	0.9994	100.00
0.5	14,150,984	34,734	0.0025	0.9975	99.94
1.5	13,544,686	128,710	0.0095	0.9905	99.69
2.5	12,640,010	61,439	0.0049	0.9951	98.74
3.5	11,824,375	69,958	0.0059	0.9941	98.26
4.5	10,955,118	108,017	0.0099	0.9901	97.68
5.5	10,032,107	80,708	0.0080	0.9920	96.71
6.5	9,126,036	107,061	0.0117	0.9883	95.94
7.5	8,387,419	150,127	0.0179	0.9821	94.82
8.5	7,929,470	129,109	0.0163	0.9837	93.12
9.5	7,372,438	794,751	0.1078	0.8922	91.60
10.5	6,038,930	412,448	0.0683	0.9317	81.73
11.5	5,398,945	251,896	0.0467	0.9533	76.15
12.5	4,972,286	115,541	0.0232	0.9768	72.59
13.5	4,697,615	66,960	0.0143	0.9857	70.91
14.5	4,326,455	90,374	0.0209	0.9791	69.90
15.5	3,983,434	82,990	0.0208	0.9792	68.44
16.5	3,675,927	66,721	0.0182	0.9818	67.02
17.5	3,326,741	58,816	0.0177	0.9823	65.80
18.5	3,107,916	33,762	0.0109	0.9891	64.64
19.5	2,883,557	62,463	0.0217	0.9783	63.94
20.5	2,701,365	56,239	0.0208	0.9792	62.55
21.5	2,558,119	29,131	0.0114	0.9886	61.25
22.5	2,424,676	31,299	0.0129	0.9871	60.55
23.5	2,259,012	27,253	0.0121	0.9879	59.77
24.5	2,095,720	52,058	0.0248	0.9752	59.05
25.5	1,914,749	35,571	0.0186	0.9814	57.59
26.5	1,785,199	34,749	0.0195	0.9805	56.52
27.5	1,678,499	30,657	0.0183	0.9817	55.42
28.5	1,557,362	32,706	0.0210	0.9790	54.41
29.5	1,460,735	22,778	0.0156	0.9844	53.27
30.5	1,364,488	36,436	0.0267	0.9733	52.44
31.5	1,269,474	20,676	0.0163	0.9837	51.04
32.5	1,198,308	19,854	0.0166	0.9834	50.21
33.5	1,118,812	12,474	0.0111	0.9889	49.38
34.5	1,061,108	13,454	0.0127	0.9873	48.83
35.5	1,007,062	18,032	0.0179	0.9821	48.21
36.5	935,111	13,967	0.0149	0.9851	47.35
37.5	874,674	10,174	0.0116	0.9884	46.64
38.5	813,696	11,055	0.0136	0.9864	46.10

MISSOURI-AMERICAN WATER COMPANY
ACCOUNT 334 METERS AND METER INSTALLATIONS

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1899-2002

EXPERIENCE BAND 1956-2002

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	762,266	13,461	0.0177	0.9823	45.47
40.5	711,777	12,205	0.0171	0.9829	44.67
41.5	665,731	18,634	0.0280	0.9720	43.91
42.5	607,134	10,415	0.0172	0.9828	42.68
43.5	550,811	5,211	0.0095	0.9905	41.95
44.5	498,340	5,234	0.0105	0.9895	41.55
45.5	436,943	5,975	0.0137	0.9863	41.11
46.5	369,525	3,820	0.0103	0.9897	40.55
47.5	319,711	4,827	0.0151	0.9849	40.13
48.5	271,897	4,208	0.0155	0.9845	39.52
49.5	222,851	3,825	0.0172	0.9828	38.91
50.5	203,978	2,169	0.0106	0.9894	38.24
51.5	188,155	1,995	0.0106	0.9894	37.83
52.5	172,005	2,428	0.0141	0.9859	37.43
53.5	159,060	3,380	0.0212	0.9788	36.90
54.5	144,246	5,227	0.0362	0.9638	36.12
55.5	130,717	6,112	0.0468	0.9532	34.81
56.5	117,284	6,665	0.0568	0.9432	33.18
57.5	107,442	4,816	0.0448	0.9552	31.30
58.5	100,936	2,830	0.0280	0.9720	29.90
59.5	97,382	5,002	0.0514	0.9486	29.06
60.5	90,409	7,312	0.0809	0.9191	27.57
61.5	78,789	6,131	0.0778	0.9222	25.34
62.5	68,650	4,636	0.0675	0.9325	23.37
63.5	60,186	2,278	0.0378	0.9622	21.79
64.5	53,583	1,997	0.0373	0.9627	20.97
65.5	48,739	1,959	0.0402	0.9598	20.19
66.5	42,384	1,186	0.0280	0.9720	19.38
67.5	38,046	1,215	0.0319	0.9681	18.84
68.5	32,475	700	0.0216	0.9784	18.24
69.5	30,080	672	0.0223	0.9777	17.85
70.5	28,388	713	0.0251	0.9749	17.45
71.5	22,597	643	0.0285	0.9715	17.01
72.5	15,376	251	0.0163	0.9837	16.53
73.5	11,036	260	0.0236	0.9764	16.26
74.5	9,281	142	0.0153	0.9847	15.88
75.5	6,586	213	0.0323	0.9677	15.64
76.5	3,932	102	0.0259	0.9741	15.13
77.5	2,879	107	0.0372	0.9628	14.74
78.5	2,379	47	0.0198	0.9802	14.19

MISSOURI-AMERICAN WATER COMPANY
ACCOUNT 334 METERS AND METER INSTALLATIONS

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1899-2002

EXPERIENCE BAND 1956-2002

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
79.5	2,030	15	0.0074	0.9926	13.91
80.5	1,862	15	0.0081	0.9919	13.81
81.5	1,785	13	0.0073	0.9927	13.70
82.5	1,611	64	0.0397	0.9603	13.60
83.5	1,492	50	0.0335	0.9665	13.06
84.5	1,443	29	0.0201	0.9799	12.62
85.5	1,394		0.0000	1.0000	12.37
86.5	1,192	12	0.0101	0.9899	12.37
87.5	1,125	1,064	0.9458	0.0542	12.25
88.5	61	22	0.3607	0.6393	0.66
89.5	39	20	0.5128	0.4872	0.42
90.5	19	9	0.4737	0.5263	0.20
91.5	9		0.0000	1.0000	0.11
92.5					0.11

MISSOURI-AMERICAN WATER COMPANY
ACCOUNT 334 METERS AND METER INSTALLATIONS

ORIGINAL LIFE TABLE

PLACEMENT BAND 1899-2002

EXPERIENCE BAND 1983-2002

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
0.0	12,140,692	8,925	0.0007	0.9993	100.00
0.5	10,842,148	34,571	0.0032	0.9968	99.93
1.5	10,372,588	128,578	0.0124	0.9876	99.61
2.5	9,675,164	61,421	0.0063	0.9937	98.37
3.5	9,055,792	69,958	0.0077	0.9923	97.75
4.5	8,384,526	107,228	0.0128	0.9872	97.00
5.5	7,662,617	80,062	0.0104	0.9896	95.76
6.5	6,907,193	106,031	0.0154	0.9846	94.76
7.5	6,265,234	147,451	0.0235	0.9765	93.30
8.5	5,927,325	126,208	0.0213	0.9787	91.11
9.5	5,467,341	793,644	0.1452	0.8548	89.17
10.5	4,259,378	410,165	0.0963	0.9037	76.22
11.5	3,732,288	250,450	0.0671	0.9329	68.88
12.5	3,391,223	112,854	0.0333	0.9667	64.26
13.5	3,226,073	64,031	0.0198	0.9802	62.12
14.5	2,942,771	88,225	0.0300	0.9700	60.89
15.5	2,673,523	76,604	0.0287	0.9713	59.06
16.5	2,467,913	58,901	0.0239	0.9761	57.36
17.5	2,200,891	54,025	0.0245	0.9755	55.99
18.5	2,077,089	30,858	0.0149	0.9851	54.62
19.5	1,915,350	54,169	0.0283	0.9717	53.81
20.5	1,786,135	38,499	0.0216	0.9784	52.29
21.5	1,700,596	25,531	0.0150	0.9850	51.16
22.5	1,626,699	28,439	0.0175	0.9825	50.39
23.5	1,517,462	25,694	0.0169	0.9831	49.51
24.5	1,424,597	28,592	0.0201	0.9799	48.67
25.5	1,339,568	26,842	0.0200	0.9800	47.69
26.5	1,314,869	34,043	0.0259	0.9741	46.74
27.5	1,274,569	28,429	0.0223	0.9777	45.53
28.5	1,210,018	31,607	0.0261	0.9739	44.51
29.5	1,174,681	22,748	0.0194	0.9806	43.35
30.5	1,094,435	31,409	0.0287	0.9713	42.51
31.5	1,020,736	20,026	0.0196	0.9804	41.29
32.5	964,909	19,760	0.0205	0.9795	40.48
33.5	899,039	12,311	0.0137	0.9863	39.65
34.5	860,743	13,314	0.0155	0.9845	39.11
35.5	822,570	15,778	0.0192	0.9808	38.50
36.5	778,743	13,967	0.0179	0.9821	37.76
37.5	723,823	10,041	0.0139	0.9861	37.08
38.5	664,842	10,817	0.0163	0.9837	36.56

MISSOURI-AMERICAN WATER COMPANY
ACCOUNT 334 METERS AND METER INSTALLATIONS

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1899-2002

EXPERIENCE BAND 1983-2002

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	614,015	13,461	0.0219	0.9781	35.96
40.5	566,647	12,205	0.0215	0.9785	35.17
41.5	528,417	18,613	0.0352	0.9648	34.41
42.5	476,622	5,937	0.0125	0.9875	33.20
43.5	430,874	5,122	0.0119	0.9881	32.79
44.5	386,987	5,203	0.0134	0.9866	32.40
45.5	331,057	5,975	0.0180	0.9820	31.97
46.5	273,822	3,820	0.0140	0.9860	31.39
47.5	229,630	4,827	0.0210	0.9790	30.95
48.5	187,852	4,126	0.0220	0.9780	30.30
49.5	141,264	3,825	0.0271	0.9729	29.63
50.5	124,094	2,169	0.0175	0.9825	28.83
51.5	117,079	1,995	0.0170	0.9830	28.33
52.5	113,375	2,428	0.0214	0.9786	27.85
53.5	114,980	3,380	0.0294	0.9706	27.25
54.5	105,786	5,227	0.0494	0.9506	26.45
55.5	100,820	6,112	0.0606	0.9394	25.14
56.5	92,863	6,665	0.0718	0.9282	23.62
57.5	92,815	4,816	0.0519	0.9481	21.92
58.5	89,567	2,830	0.0316	0.9684	20.78
59.5	89,557	5,002	0.0559	0.9441	20.12
60.5	84,372	7,312	0.0867	0.9133	19.00
61.5	75,185	6,131	0.0815	0.9185	17.35
62.5	65,232	4,636	0.0711	0.9289	15.94
63.5	57,258	2,278	0.0398	0.9602	14.81
64.5	50,724	1,997	0.0394	0.9606	14.22
65.5	46,074	1,959	0.0425	0.9575	13.66
66.5	40,085	1,186	0.0296	0.9704	13.08
67.5	36,125	1,215	0.0336	0.9664	12.69
68.5	30,787	700	0.0227	0.9773	12.26
69.5	28,477	672	0.0236	0.9764	11.98
70.5	26,955	713	0.0265	0.9735	11.70
71.5	21,170	643	0.0304	0.9696	11.39
72.5	14,101	251	0.0178	0.9822	11.04
73.5	9,843	260	0.0264	0.9736	10.84
74.5	8,095	142	0.0175	0.9825	10.55
75.5	5,400	213	0.0394	0.9606	10.37
76.5	2,758	102	0.0370	0.9630	9.96
77.5	1,705	107	0.0628	0.9372	9.59
78.5	1,205	47	0.0390	0.9610	8.99

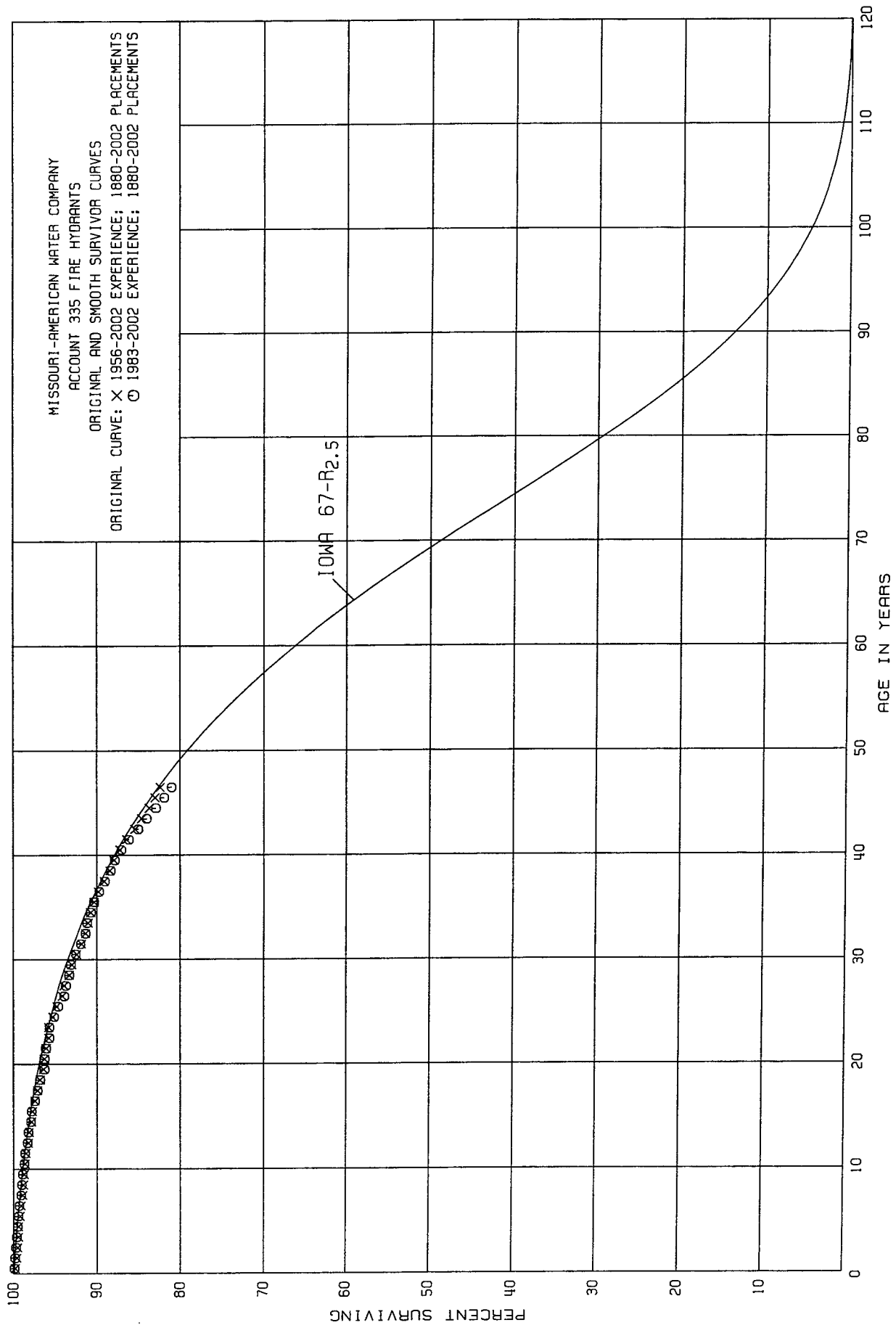
MISSOURI-AMERICAN WATER COMPANY
ACCOUNT 334 METERS AND METER INSTALLATIONS

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1899-2002

EXPERIENCE BAND 1983-2002

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
79.5	875	15	0.0171	0.9829	8.64
80.5	708	15	0.0212	0.9788	8.49
81.5	655	13	0.0198	0.9802	8.31
82.5	1,583	64	0.0404	0.9596	8.15
83.5	1,492	50	0.0335	0.9665	7.82
84.5	1,443	29	0.0201	0.9799	7.56
85.5	1,394		0.0000	1.0000	7.41
86.5	1,192	12	0.0101	0.9899	7.41
87.5	1,125	1,064	0.9458	0.0542	7.34
88.5	61	22	0.3607	0.6393	0.40
89.5	39	20	0.5128	0.4872	0.26
90.5	19	9	0.4737	0.5263	0.13
91.5	9		0.0000	1.0000	0.07
92.5					0.07



MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 335 FIRE HYDRANTS

ORIGINAL LIFE TABLE

PLACEMENT BAND 1880-2002

EXPERIENCE BAND 1956-2002

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
0.0	8,501,863	16,839	0.0020	0.9980	100.00
0.5	8,015,408	17,175	0.0021	0.9979	99.80
1.5	7,805,541	5,769	0.0007	0.9993	99.59
2.5	7,412,101	8,013	0.0011	0.9989	99.52
3.5	7,044,670	4,302	0.0006	0.9994	99.41
4.5	6,708,041	7,514	0.0011	0.9989	99.35
5.5	5,910,837	5,812	0.0010	0.9990	99.24
6.5	5,519,843	10,822	0.0020	0.9980	99.14
7.5	5,141,571	5,391	0.0010	0.9990	98.94
8.5	4,858,018	4,985	0.0010	0.9990	98.84
9.5	4,522,778	5,204	0.0012	0.9988	98.74
10.5	4,308,504	5,791	0.0013	0.9987	98.62
11.5	4,099,773	12,276	0.0030	0.9970	98.49
12.5	3,840,403	3,838	0.0010	0.9990	98.19
13.5	3,605,914	8,922	0.0025	0.9975	98.09
14.5	3,282,158	3,289	0.0010	0.9990	97.84
15.5	2,936,455	10,554	0.0036	0.9964	97.74
16.5	2,591,124	7,746	0.0030	0.9970	97.39
17.5	2,323,626	6,477	0.0028	0.9972	97.10
18.5	2,092,336	8,753	0.0042	0.9958	96.83
19.5	1,963,213	1,785	0.0009	0.9991	96.42
20.5	1,841,094	3,860	0.0021	0.9979	96.33
21.5	1,752,174	5,958	0.0034	0.9966	96.13
22.5	1,643,907	416	0.0003	0.9997	95.80
23.5	1,480,952	7,749	0.0052	0.9948	95.77
24.5	1,276,289	6,133	0.0048	0.9952	95.27
25.5	1,123,262	8,360	0.0074	0.9926	94.81
26.5	997,974	2,139	0.0021	0.9979	94.11
27.5	914,003	5,571	0.0061	0.9939	93.91
28.5	834,280	2,930	0.0035	0.9965	93.34
29.5	732,554	5,122	0.0070	0.9930	93.01
30.5	663,918	3,901	0.0059	0.9941	92.36
31.5	606,927	3,656	0.0060	0.9940	91.82
32.5	569,100	1,398	0.0025	0.9975	91.27
33.5	531,366	2,028	0.0038	0.9962	91.04
34.5	506,750	2,112	0.0042	0.9958	90.69
35.5	478,032	2,968	0.0062	0.9938	90.31
36.5	438,206	3,297	0.0075	0.9925	89.75
37.5	406,219	3,073	0.0076	0.9924	89.08
38.5	358,680	2,153	0.0060	0.9940	88.40

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 335 FIRE HYDRANTS

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1880-2002

EXPERIENCE BAND 1956-2002

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	294,933	2,163	0.0073	0.9927	87.87
40.5	265,400	2,647	0.0100	0.9900	87.23
41.5	242,212	2,759	0.0114	0.9886	86.36
42.5	180,788	1,762	0.0097	0.9903	85.38
43.5	137,459	1,394	0.0101	0.9899	84.55
44.5	131,363	1,095	0.0083	0.9917	83.70
45.5	122,798	942	0.0077	0.9923	83.01
46.5	89,630	357	0.0040	0.9960	82.37
47.5	74,287	246	0.0033	0.9967	82.04
48.5	63,371	105	0.0017	0.9983	81.77
49.5	63,563	88	0.0014	0.9986	81.63
50.5	62,018	99	0.0016	0.9984	81.52
51.5	57,783	186	0.0032	0.9968	81.39
52.5	54,526	126	0.0023	0.9977	81.13
53.5	53,385	239	0.0045	0.9955	80.94
54.5	54,643	276	0.0051	0.9949	80.58
55.5	58,499	316	0.0054	0.9946	80.17
56.5	57,953	574	0.0099	0.9901	79.74
57.5	59,390	319	0.0054	0.9946	78.95
58.5	59,193	257	0.0043	0.9957	78.52
59.5	58,239	708	0.0122	0.9878	78.18
60.5	57,591	706	0.0123	0.9877	77.23
61.5	56,928	1,087	0.0191	0.9809	76.28
62.5	55,962	492	0.0088	0.9912	74.82
63.5	55,532	721	0.0130	0.9870	74.16
64.5	55,272	157	0.0028	0.9972	73.20
65.5	55,348	732	0.0132	0.9868	73.00
66.5	54,872	251	0.0046	0.9954	72.04
67.5	54,597	728	0.0133	0.9867	71.71
68.5	53,242	637	0.0120	0.9880	70.76
69.5	52,605	741	0.0141	0.9859	69.91
70.5	51,715	293	0.0057	0.9943	68.92
71.5	51,167	436	0.0085	0.9915	68.53
72.5	49,908	355	0.0071	0.9929	67.95
73.5	48,468	239	0.0049	0.9951	67.47
74.5	49,743	314	0.0063	0.9937	67.14
75.5	54,154	663	0.0122	0.9878	66.72
76.5	50,530	387	0.0077	0.9923	65.91
77.5	48,270	329	0.0068	0.9932	65.40
78.5	46,113	737	0.0160	0.9840	64.96

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 335 FIRE HYDRANTS

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1880-2002

EXPERIENCE BAND 1956-2002

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
79.5	44,658	379	0.0085	0.9915	63.92
80.5	43,201	454	0.0105	0.9895	63.38
81.5	42,369	409	0.0097	0.9903	62.71
82.5	41,162	385	0.0094	0.9906	62.10
83.5	40,405	537	0.0133	0.9867	61.52
84.5	39,426	698	0.0177	0.9823	60.70
85.5	38,566	566	0.0147	0.9853	59.63
86.5	37,176	267	0.0072	0.9928	58.75
87.5	35,857	152	0.0042	0.9958	58.33
88.5	35,075	286	0.0082	0.9918	58.09
89.5	34,106	752	0.0220	0.9780	57.61
90.5	32,706	232	0.0071	0.9929	56.34
91.5	29,861	464	0.0155	0.9845	55.94
92.5	27,380	383	0.0140	0.9860	55.07
93.5	26,378	134	0.0051	0.9949	54.30
94.5	25,781	154	0.0060	0.9940	54.02
95.5	25,385	93	0.0037	0.9963	53.70
96.5	24,148		0.0000	1.0000	53.50
97.5	23,367	6	0.0003	0.9997	53.50
98.5	22,446	25	0.0011	0.9989	53.48
99.5	21,682	166	0.0077	0.9923	53.42
100.5	20,002	296	0.0148	0.9852	53.01
101.5	16,131	42	0.0026	0.9974	52.23
102.5	11,985	1,079	0.0900	0.9100	52.09
103.5	10,882	212	0.0195	0.9805	47.40
104.5	9,440	159	0.0168	0.9832	46.48
105.5	9,159	882	0.0963	0.9037	45.70
106.5	8,238	787	0.0955	0.9045	41.30
107.5	7,270	443	0.0609	0.9391	37.36
108.5	6,700	231	0.0345	0.9655	35.08
109.5	6,092	55	0.0090	0.9910	33.87
110.5	5,764	224	0.0389	0.9611	33.57
111.5	5,240	452	0.0863	0.9137	32.26
112.5	4,498	113	0.0251	0.9749	29.48
113.5	3,936	57	0.0145	0.9855	28.74
114.5	3,708	57	0.0154	0.9846	28.32
115.5	3,584		0.0000	1.0000	27.88
116.5	3,584	284	0.0792	0.9208	27.88
117.5	3,278	113	0.0345	0.9655	25.67
118.5	3,119	57	0.0183	0.9817	24.78

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 335 FIRE HYDRANTS

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1880-2002

EXPERIENCE BAND 1956-2002

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
119.5	3,062		0.0000	1.0000	24.33
120.5	2,964		0.0000	1.0000	24.33
121.5	1,832		0.0000	1.0000	24.33
122.5					24.33

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 335 FIRE HYDRANTS

ORIGINAL LIFE TABLE

PLACEMENT BAND 1880-2002

EXPERIENCE BAND 1983-2002

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
0.0	6,558,941	265	0.0000	1.0000	100.00
0.5	6,195,300	15,306	0.0025	0.9975	100.00
1.5	6,064,383	5,089	0.0008	0.9992	99.75
2.5	5,773,701	5,804	0.0010	0.9990	99.67
3.5	5,568,257	2,433	0.0004	0.9996	99.57
4.5	5,428,414	7,174	0.0013	0.9987	99.53
5.5	4,775,869	5,472	0.0011	0.9989	99.40
6.5	4,506,232	9,361	0.0021	0.9979	99.29
7.5	4,209,458	4,542	0.0011	0.9989	99.08
8.5	4,000,659	4,292	0.0011	0.9989	98.97
9.5	3,776,564	4,623	0.0012	0.9988	98.86
10.5	3,631,517	4,771	0.0013	0.9987	98.74
11.5	3,479,947	11,936	0.0034	0.9966	98.61
12.5	3,254,209	3,159	0.0010	0.9990	98.27
13.5	3,058,679	7,655	0.0025	0.9975	98.17
14.5	2,758,492	3,119	0.0011	0.9989	97.92
15.5	2,443,363	10,384	0.0042	0.9958	97.81
16.5	2,136,848	7,407	0.0035	0.9965	97.40
17.5	1,904,781	5,798	0.0030	0.9970	97.06
18.5	1,722,745	7,747	0.0045	0.9955	96.77
19.5	1,658,066	960	0.0006	0.9994	96.33
20.5	1,566,926	3,496	0.0022	0.9978	96.27
21.5	1,500,508	5,788	0.0039	0.9961	96.06
22.5	1,459,844	416	0.0003	0.9997	95.69
23.5	1,344,134	7,579	0.0056	0.9944	95.66
24.5	1,147,702	6,133	0.0053	0.9947	95.12
25.5	1,003,450	7,336	0.0073	0.9927	94.62
26.5	918,190	2,029	0.0022	0.9978	93.93
27.5	854,593	3,839	0.0045	0.9955	93.72
28.5	787,332	2,109	0.0027	0.9973	93.30
29.5	685,028	4,481	0.0065	0.9935	93.05
30.5	617,807	3,649	0.0059	0.9941	92.45
31.5	564,453	3,595	0.0064	0.9936	91.90
32.5	530,856	1,398	0.0026	0.9974	91.31
33.5	495,300	2,028	0.0041	0.9959	91.07
34.5	474,659	2,112	0.0044	0.9956	90.70
35.5	446,904	2,968	0.0066	0.9934	90.30
36.5	408,223	3,297	0.0081	0.9919	89.70
37.5	376,219	2,729	0.0073	0.9927	88.97
38.5	328,816	2,153	0.0065	0.9935	88.32

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 335 FIRE HYDRANTS

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1880-2002

EXPERIENCE BAND 1983-2002

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	266,371	2,163	0.0081	0.9919	87.75
40.5	235,615	2,647	0.0112	0.9888	87.04
41.5	212,423	2,759	0.0130	0.9870	86.07
42.5	150,211	1,762	0.0117	0.9883	84.95
43.5	106,457	1,390	0.0131	0.9869	83.96
44.5	97,182	1,095	0.0113	0.9887	82.86
45.5	86,152	942	0.0109	0.9891	81.92
46.5	52,386	357	0.0068	0.9932	81.03
47.5	36,609	246	0.0067	0.9933	80.48
48.5	26,112	105	0.0040	0.9960	79.94
49.5	24,774	88	0.0036	0.9964	79.62
50.5	22,541	99	0.0044	0.9956	79.33
51.5	17,382	186	0.0107	0.9893	78.98
52.5	14,510	126	0.0087	0.9913	78.13
53.5	13,736	239	0.0174	0.9826	77.45
54.5	11,785	276	0.0234	0.9766	76.10
55.5	11,767	316	0.0269	0.9731	74.32
56.5	16,123	574	0.0356	0.9644	72.32
57.5	18,892	319	0.0169	0.9831	69.75
58.5	21,060	257	0.0122	0.9878	68.57
59.5	21,510	708	0.0329	0.9671	67.73
60.5	21,811	706	0.0324	0.9676	65.50
61.5	20,799	1,087	0.0523	0.9477	63.38
62.5	20,371	492	0.0242	0.9758	60.07
63.5	20,102	721	0.0359	0.9641	58.62
64.5	19,823	157	0.0079	0.9921	56.52
65.5	19,817	732	0.0369	0.9631	56.07
66.5	19,913	251	0.0126	0.9874	54.00
67.5	20,845	728	0.0349	0.9651	53.32
68.5	20,325	506	0.0249	0.9751	51.46
69.5	20,870	703	0.0337	0.9663	50.18
70.5	20,967	253	0.0121	0.9879	48.49
71.5	23,882	291	0.0122	0.9878	47.90
72.5	25,455	290	0.0114	0.9886	47.32
73.5	24,942	239	0.0096	0.9904	46.78
74.5	24,577	208	0.0085	0.9915	46.33
75.5	24,155	494	0.0205	0.9795	45.94
76.5	22,328	286	0.0128	0.9872	45.00
77.5	21,225	243	0.0114	0.9886	44.42
78.5	20,536	577	0.0281	0.9719	43.91

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 335 FIRE HYDRANTS

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1880-2002

EXPERIENCE BAND 1983-2002

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
79.5	20,250	364	0.0180	0.9820	42.68
80.5	20,668	454	0.0220	0.9780	41.91
81.5	24,319	409	0.0168	0.9832	40.99
82.5	28,490	385	0.0135	0.9865	40.30
83.5	27,762	537	0.0193	0.9807	39.76
84.5	28,189	698	0.0248	0.9752	38.99
85.5	27,451	566	0.0206	0.9794	38.02
86.5	26,101	267	0.0102	0.9898	37.24
87.5	24,982	152	0.0061	0.9939	36.86
88.5	24,631	286	0.0116	0.9884	36.64
89.5	24,045	752	0.0313	0.9687	36.21
90.5	22,989	232	0.0101	0.9899	35.08
91.5	20,605	464	0.0225	0.9775	34.73
92.5	18,415	383	0.0208	0.9792	33.95
93.5	17,861	134	0.0075	0.9925	33.24
94.5	17,484	154	0.0088	0.9912	32.99
95.5	17,178	93	0.0054	0.9946	32.70
96.5	15,941		0.0000	1.0000	32.52
97.5	15,181	6	0.0004	0.9996	32.52
98.5	14,306	25	0.0017	0.9983	32.51
99.5	13,543	166	0.0123	0.9877	32.45
100.5	11,960	296	0.0247	0.9753	32.05
101.5	10,544	42	0.0040	0.9960	31.26
102.5	11,985	1,079	0.0900	0.9100	31.13
103.5	10,882	212	0.0195	0.9805	28.33
104.5	9,440	159	0.0168	0.9832	27.78
105.5	9,159	882	0.0963	0.9037	27.31
106.5	8,238	787	0.0955	0.9045	24.68
107.5	7,270	443	0.0609	0.9391	22.32
108.5	6,700	231	0.0345	0.9655	20.96
109.5	6,092	55	0.0090	0.9910	20.24
110.5	5,764	224	0.0389	0.9611	20.06
111.5	5,240	452	0.0863	0.9137	19.28
112.5	4,498	113	0.0251	0.9749	17.62
113.5	3,936	57	0.0145	0.9855	17.18
114.5	3,708	57	0.0154	0.9846	16.93
115.5	3,584		0.0000	1.0000	16.67
116.5	3,584	284	0.0792	0.9208	16.67
117.5	3,278	113	0.0345	0.9655	15.35
118.5	3,119	57	0.0183	0.9817	14.82

MISSOURI-AMERICAN WATER COMPANY

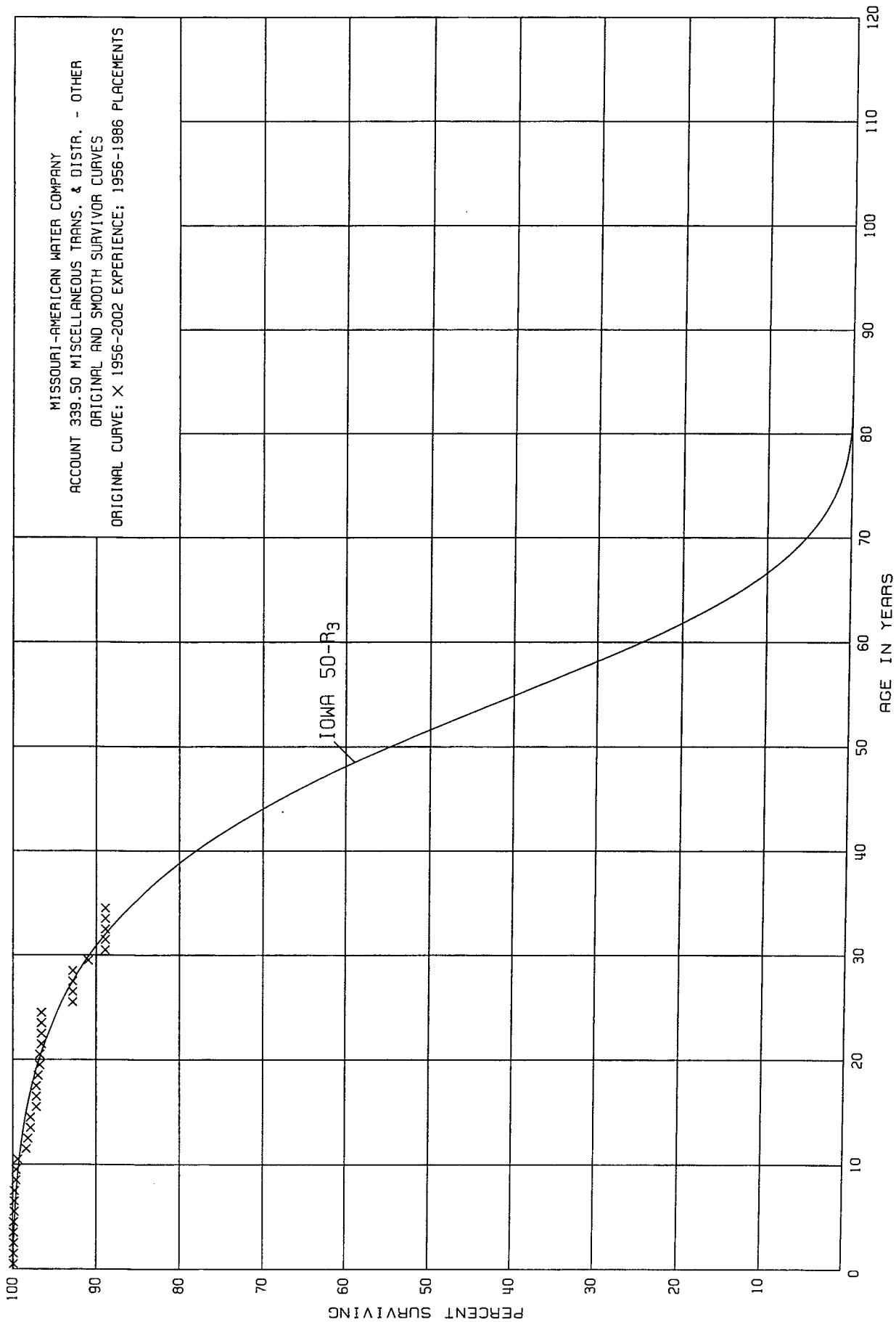
ACCOUNT 335 FIRE HYDRANTS

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1880-2002

EXPERIENCE BAND 1983-2002

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
119.5	3,062		0.0000	1.0000	14.55
120.5	2,964		0.0000	1.0000	14.55
121.5	1,832		0.0000	1.0000	14.55
122.5					14.55



MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 339.50 MISCELLANEOUS TRANS. & DISTR. - OTHER

ORIGINAL LIFE TABLE

PLACEMENT BAND 1956-1986

EXPERIENCE BAND 1956-2002

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
0.0	20,859		0.0000	1.0000	100.00
0.5	20,859		0.0000	1.0000	100.00
1.5	20,859		0.0000	1.0000	100.00
2.5	20,859		0.0000	1.0000	100.00
3.5	20,859		0.0000	1.0000	100.00
4.5	20,859	41	0.0020	0.9980	100.00
5.5	20,818		0.0000	1.0000	99.80
6.5	20,818		0.0000	1.0000	99.80
7.5	20,818	41	0.0020	0.9980	99.80
8.5	20,777		0.0000	1.0000	99.60
9.5	20,777	41	0.0020	0.9980	99.60
10.5	20,736	208	0.0100	0.9900	99.40
11.5	20,528	41	0.0020	0.9980	98.41
12.5	20,487	65	0.0032	0.9968	98.21
13.5	20,423		0.0000	1.0000	97.90
14.5	20,423	140	0.0069	0.9931	97.90
15.5	20,283		0.0000	1.0000	97.22
16.5	20,282		0.0000	1.0000	97.22
17.5	20,282	41	0.0020	0.9980	97.22
18.5	20,241	41	0.0020	0.9980	97.03
19.5	19,509		0.0000	1.0000	96.84
20.5	19,509	41	0.0021	0.9979	96.84
21.5	19,468		0.0000	1.0000	96.64
22.5	19,468		0.0000	1.0000	96.64
23.5	19,468		0.0000	1.0000	96.64
24.5	19,468	776	0.0399	0.9601	96.64
25.5	18,586		0.0000	1.0000	92.78
26.5	18,586		0.0000	1.0000	92.78
27.5	18,586		0.0000	1.0000	92.78
28.5	18,586	387	0.0208	0.9792	92.78
29.5	18,199	387	0.0213	0.9787	90.85
30.5	17,812		0.0000	1.0000	88.91
31.5	17,167		0.0000	1.0000	88.91
32.5	14,529		0.0000	1.0000	88.91
33.5	12,731		0.0000	1.0000	88.91
34.5	7,325		0.0000	1.0000	88.91
35.5	5,741		0.0000	1.0000	88.91
36.5	4,934		0.0000	1.0000	88.91
37.5	4,934		0.0000	1.0000	88.91
38.5	3,611		0.0000	1.0000	88.91

MISSOURI-AMERICAN WATER COMPANY

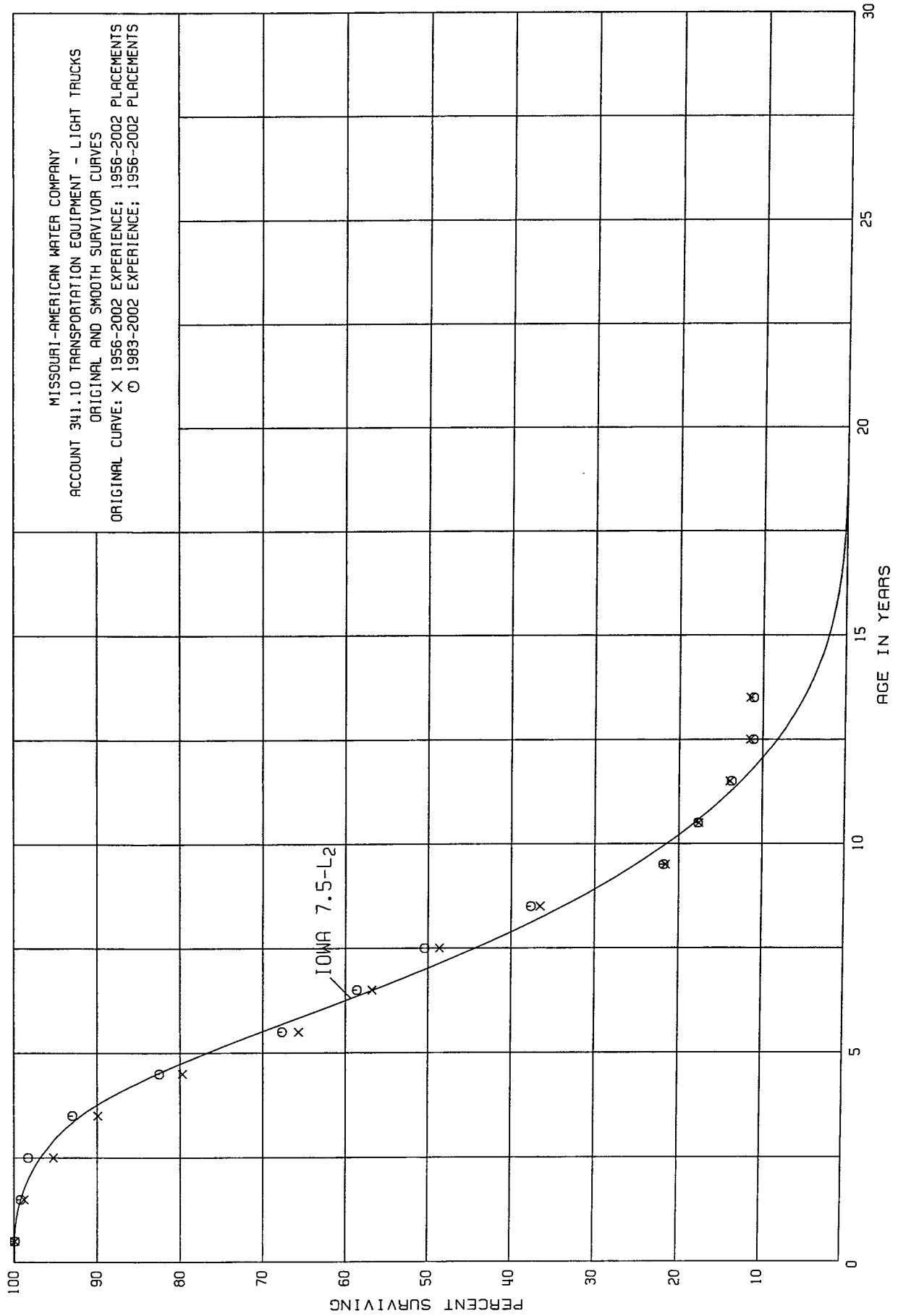
ACCOUNT 339.50 MISCELLANEOUS TRANS. & DISTR. - OTHER

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1956-1986

EXPERIENCE BAND 1956-2002

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	3,433		0.0000	1.0000	88.91
40.5	2,509		0.0000	1.0000	88.91
41.5	1,608		0.0000	1.0000	88.91
42.5	1,336		0.0000	1.0000	88.91
43.5	994		0.0000	1.0000	88.91
44.5	88		0.0000	1.0000	88.91
45.5	88		0.0000	1.0000	88.91
46.5					88.91



MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 341.10 TRANSPORTATION EQUIPMENT - LIGHT TRUCKS

ORIGINAL LIFE TABLE

PLACEMENT BAND 1956-2002

EXPERIENCE BAND 1956-2002

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
0.0	2,149,672	312	0.0001	0.9999	100.00
0.5	1,963,196	23,071	0.0118	0.9882	99.99
1.5	1,731,717	61,518	0.0355	0.9645	98.81
2.5	1,484,803	84,879	0.0572	0.9428	95.30
3.5	1,259,923	142,354	0.1130	0.8870	89.85
4.5	1,094,539	192,003	0.1754	0.8246	79.70
5.5	748,028	101,492	0.1357	0.8643	65.72
6.5	538,275	77,344	0.1437	0.8563	56.80
7.5	410,828	102,349	0.2491	0.7509	48.64
8.5	308,479	126,253	0.4093	0.5907	36.52
9.5	165,076	30,470	0.1846	0.8154	21.57
10.5	113,535	24,090	0.2122	0.7878	17.59
11.5	75,405	12,666	0.1680	0.8320	13.86
12.5	62,739		0.0000	1.0000	11.53
13.5	62,739		0.0000	1.0000	11.53
14.5	45,383		0.0000	1.0000	11.53
15.5	30,800	20,162	0.6546	0.3454	11.53
16.5	10,638		0.0000	1.0000	3.98
17.5	8,417		0.0000	1.0000	3.98
18.5	8,417		0.0000	1.0000	3.98
19.5	8,417		0.0000	1.0000	3.98
20.5	8,228		0.0000	1.0000	3.98
21.5	8,142	429	0.0527	0.9473	3.98
22.5	7,714	4,644	0.6020	0.3980	3.77
23.5	3,069		0.0000	1.0000	1.50
24.5	3,069		0.0000	1.0000	1.50
25.5	2,481		0.0000	1.0000	1.50
26.5	2,481		0.0000	1.0000	1.50
27.5	2,481		0.0000	1.0000	1.50
28.5	2,481		0.0000	1.0000	1.50
29.5	2,481		0.0000	1.0000	1.50
30.5	2,481		0.0000	1.0000	1.50
31.5	2,481		0.0000	1.0000	1.50
32.5	2,481		0.0000	1.0000	1.50
33.5	2,006		0.0000	1.0000	1.50
34.5	2,006		0.0000	1.0000	1.50
35.5	2,006		0.0000	1.0000	1.50
36.5	2,006		0.0000	1.0000	1.50
37.5	1,313		0.0000	1.0000	1.50
38.5	1,313		0.0000	1.0000	1.50

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 341.10 TRANSPORTATION EQUIPMENT - LIGHT TRUCKS

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1956-2002

EXPERIENCE BAND 1956-2002

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	1,313		0.0000	1.0000	1.50
40.5	1,313		0.0000	1.0000	1.50
41.5	1,313		0.0000	1.0000	1.50
42.5	1,313		0.0000	1.0000	1.50
43.5	1,313		0.0000	1.0000	1.50
44.5	1,313		0.0000	1.0000	1.50
45.5	1,154		0.0000	1.0000	1.50
46.5					1.50

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 341.10 TRANSPORTATION EQUIPMENT - LIGHT TRUCKS

ORIGINAL LIFE TABLE

PLACEMENT BAND 1956-2002

EXPERIENCE BAND 1983-2002

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
0.0	1,841,590	312	0.0002	0.9998	100.00
0.5	1,730,691	13,562	0.0078	0.9922	99.98
1.5	1,517,124	14,272	0.0094	0.9906	99.20
2.5	1,406,864	75,966	0.0540	0.9460	98.27
3.5	1,216,382	137,604	0.1131	0.8869	92.96
4.5	1,073,234	192,003	0.1789	0.8211	82.45
5.5	727,310	97,735	0.1344	0.8656	67.70
6.5	526,004	73,529	0.1398	0.8602	58.60
7.5	402,372	102,349	0.2544	0.7456	50.41
8.5	300,023	126,253	0.4208	0.5792	37.59
9.5	156,620	29,581	0.1889	0.8111	21.77
10.5	105,980	24,090	0.2273	0.7727	17.66
11.5	67,851	12,666	0.1867	0.8133	13.65
12.5	55,184		0.0000	1.0000	11.10
13.5	55,659		0.0000	1.0000	11.10
14.5	38,304		0.0000	1.0000	11.10
15.5	23,721	20,162	0.8500	0.1500	11.10
16.5	3,987		0.0000	1.0000	1.67
17.5	7,103		0.0000	1.0000	1.67
18.5	7,103		0.0000	1.0000	1.67
19.5	7,103		0.0000	1.0000	1.67
20.5	6,914		0.0000	1.0000	1.67
21.5	6,829	429	0.0628	0.9372	1.67
22.5	6,400	4,644	0.7256	0.2744	1.57
23.5	1,756		0.0000	1.0000	0.43
24.5	1,756		0.0000	1.0000	0.43
25.5	1,328		0.0000	1.0000	0.43
26.5	2,481		0.0000	1.0000	0.43
27.5	2,481		0.0000	1.0000	0.43
28.5	2,481		0.0000	1.0000	0.43
29.5	2,481		0.0000	1.0000	0.43
30.5	2,481		0.0000	1.0000	0.43
31.5	2,481		0.0000	1.0000	0.43
32.5	2,481		0.0000	1.0000	0.43
33.5	2,006		0.0000	1.0000	0.43
34.5	2,006		0.0000	1.0000	0.43
35.5	2,006		0.0000	1.0000	0.43
36.5	2,006		0.0000	1.0000	0.43
37.5	1,313		0.0000	1.0000	0.43
38.5	1,313		0.0000	1.0000	0.43

MISSOURI-AMERICAN WATER COMPANY

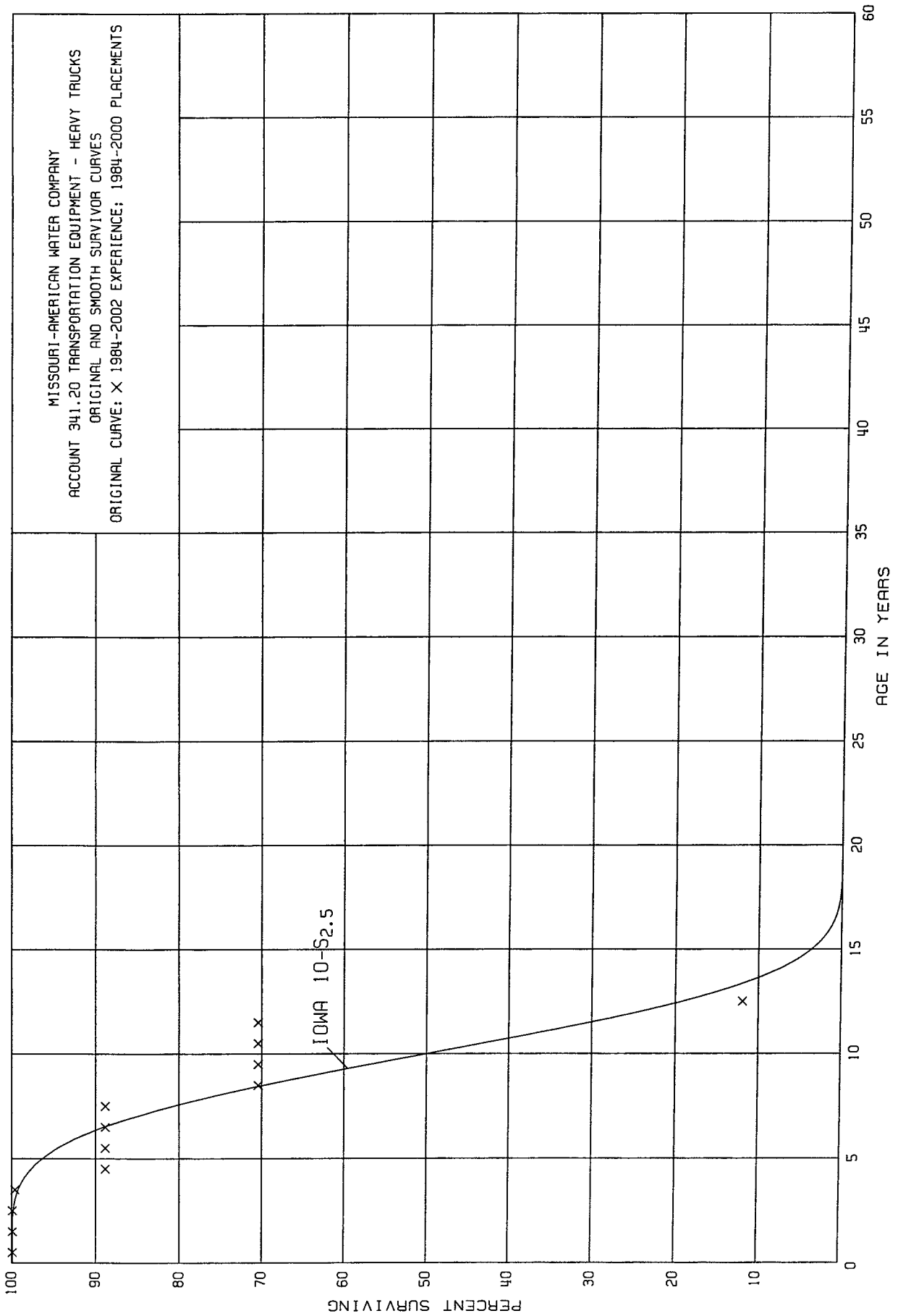
ACCOUNT 341.10 TRANSPORTATION EQUIPMENT - LIGHT TRUCKS

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1956-2002

EXPERIENCE BAND 1983-2002

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	1,313		0.0000	1.0000	0.43
40.5	1,313		0.0000	1.0000	0.43
41.5	1,313		0.0000	1.0000	0.43
42.5	1,313		0.0000	1.0000	0.43
43.5	1,313		0.0000	1.0000	0.43
44.5	1,313		0.0000	1.0000	0.43
45.5	1,154		0.0000	1.0000	0.43
46.5					0.43



MISSOURI-AMERICAN WATER COMPANY

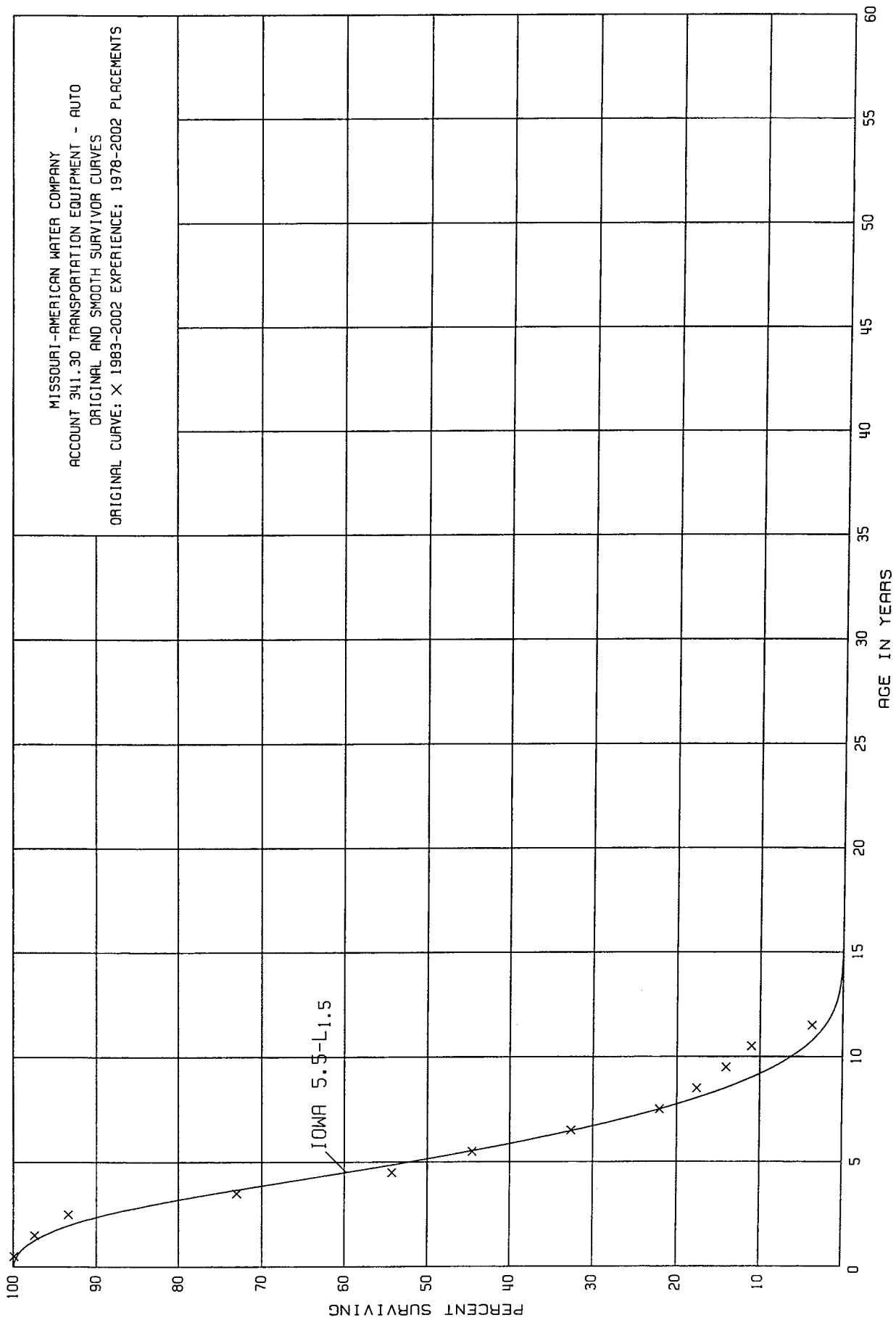
ACCOUNT 341.20 TRANSPORTATION EQUIPMENT - HEAVY TRUCKS

ORIGINAL LIFE TABLE

PLACEMENT BAND 1984-2000

EXPERIENCE BAND 1984-2002

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
0.0	150,346		0.0000	1.0000	100.00
0.5	150,346		0.0000	1.0000	100.00
1.5	150,346		0.0000	1.0000	100.00
2.5	140,765	512	0.0036	0.9964	100.00
3.5	140,254	15,248	0.1087	0.8913	99.64
4.5	125,006		0.0000	1.0000	88.81
5.5	125,006		0.0000	1.0000	88.81
6.5	125,006		0.0000	1.0000	88.81
7.5	73,675	15,312	0.2078	0.7922	88.81
8.5	58,363		0.0000	1.0000	70.36
9.5	27,519		0.0000	1.0000	70.36
10.5	27,519		0.0000	1.0000	70.36
11.5	27,519	22,880	0.8314	0.1686	70.36
12.5	4,639		0.0000	1.0000	11.86
13.5	4,639		0.0000	1.0000	11.86
14.5	4,639		0.0000	1.0000	11.86
15.5	4,639		0.0000	1.0000	11.86
16.5	4,639		0.0000	1.0000	11.86
17.5	4,639		0.0000	1.0000	11.86
18.5					11.86



MISSOURI-AMERICAN WATER COMPANY

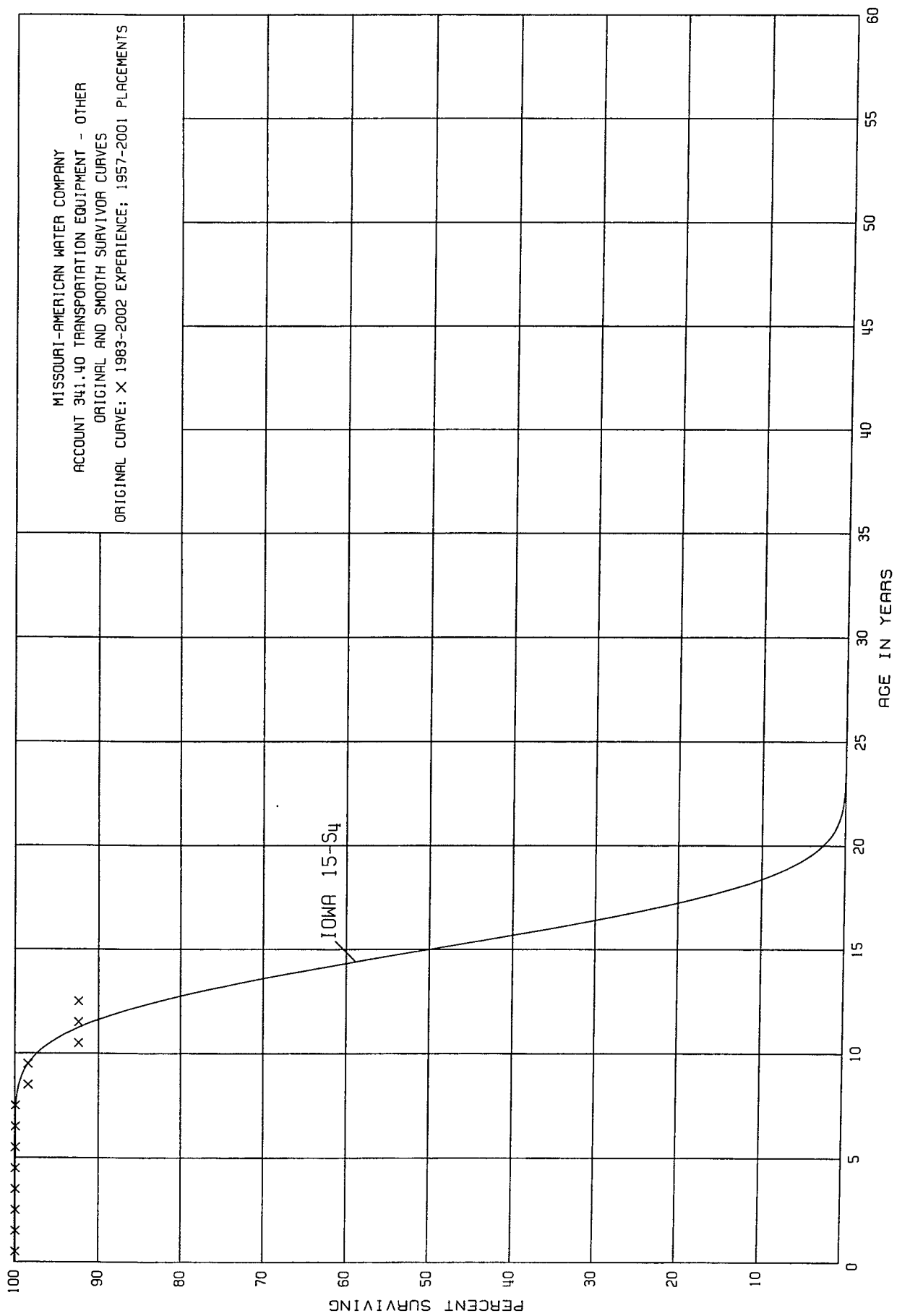
ACCOUNT 341.30 TRANSPORTATION EQUIPMENT - AUTO

ORIGINAL LIFE TABLE

PLACEMENT BAND 1978-2002

EXPERIENCE BAND 1983-2002

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
0.0	758,359		0.0000	1.0000	100.00
0.5	714,931	17,951	0.0251	0.9749	100.00
1.5	663,797	28,102	0.0423	0.9577	97.49
2.5	615,668	134,128	0.2179	0.7821	93.37
3.5	470,220	120,511	0.2563	0.7437	73.02
4.5	322,977	58,247	0.1803	0.8197	54.30
5.5	204,353	54,630	0.2673	0.7327	44.51
6.5	123,423	39,921	0.3234	0.6766	32.61
7.5	81,951	16,429	0.2005	0.7995	22.06
8.5	65,522	13,140	0.2005	0.7995	17.64
9.5	52,382	11,478	0.2191	0.7809	14.10
10.5	40,904	27,342	0.6684	0.3316	11.01
11.5					3.65



MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 341.40 TRANSPORTATION EQUIPMENT - OTHER

ORIGINAL LIFE TABLE

PLACEMENT BAND 1957-2001

EXPERIENCE BAND 1983-2002

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
0.0	65,455		0.0000	1.0000	100.00
0.5	65,455		0.0000	1.0000	100.00
1.5	14,130		0.0000	1.0000	100.00
2.5	12,062		0.0000	1.0000	100.00
3.5	12,062		0.0000	1.0000	100.00
4.5	12,062		0.0000	1.0000	100.00
5.5	12,062		0.0000	1.0000	100.00
6.5	11,203		0.0000	1.0000	100.00
7.5	11,203	181	0.0162	0.9838	100.00
8.5	11,022		0.0000	1.0000	98.38
9.5	11,022	675	0.0612	0.9388	98.38
10.5	10,347		0.0000	1.0000	92.36
11.5	9,812		0.0000	1.0000	92.36
12.5	9,812		0.0000	1.0000	92.36
13.5	9,812		0.0000	1.0000	92.36
14.5	9,812		0.0000	1.0000	92.36
15.5	9,812		0.0000	1.0000	92.36
16.5	9,812		0.0000	1.0000	92.36
17.5					92.36
18.5					
19.5	366		0.0000		
20.5	366		0.0000		
21.5	366		0.0000		
22.5	366		0.0000		
23.5	366		0.0000		
24.5	366		0.0000		
25.5	575		0.0000		
26.5	575		0.0000		
27.5	575		0.0000		
28.5	575		0.0000		
29.5	575		0.0000		
30.5	575		0.0000		
31.5	575		0.0000		
32.5	575		0.0000		
33.5	575		0.0000		
34.5	575		0.0000		
35.5	575		0.0000		
36.5	575	366	0.6365		
37.5	209		0.0000		
38.5	209		0.0000		

MISSOURI-AMERICAN WATER COMPANY

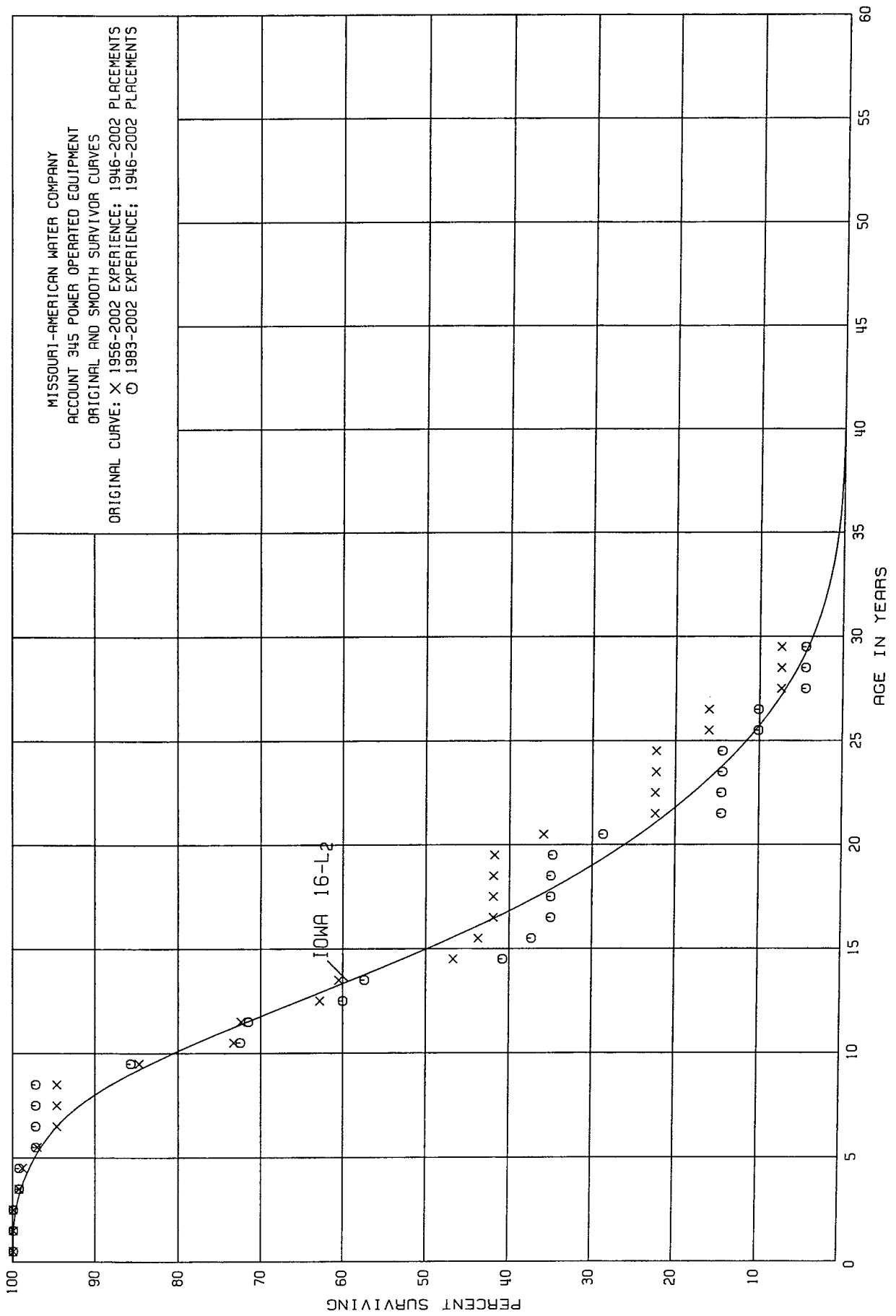
ACCOUNT 341.40 TRANSPORTATION EQUIPMENT - OTHER

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1957-2001

EXPERIENCE BAND 1983-2002

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	209		0.0000		
40.5	209		0.0000		
41.5	209		0.0000		
42.5	209	209	1.0000		
43.5					



MISSOURI-AMERICAN WATER COMPANY
ACCOUNT 345 POWER OPERATED EQUIPMENT

ORIGINAL LIFE TABLE

PLACEMENT BAND 1946-2002

EXPERIENCE BAND 1956-2002

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
0.0	760,589		0.0000	1.0000	100.00
0.5	747,710		0.0000	1.0000	100.00
1.5	747,710	335	0.0004	0.9996	100.00
2.5	559,682	4,035	0.0072	0.9928	99.96
3.5	555,647	2,443	0.0044	0.9956	99.24
4.5	547,595	10,094	0.0184	0.9816	98.80
5.5	536,359	13,284	0.0248	0.9752	96.98
6.5	431,467		0.0000	1.0000	94.57
7.5	367,603		0.0000	1.0000	94.57
8.5	367,603	38,258	0.1041	0.8959	94.57
9.5	329,747	44,514	0.1350	0.8650	84.73
10.5	260,442	3,110	0.0119	0.9881	73.29
11.5	217,419	28,982	0.1333	0.8667	72.42
12.5	188,437	6,933	0.0368	0.9632	62.77
13.5	156,853	35,811	0.2283	0.7717	60.46
14.5	98,642	6,301	0.0639	0.9361	46.66
15.5	75,708	3,057	0.0404	0.9596	43.68
16.5	57,234		0.0000	1.0000	41.92
17.5	40,698		0.0000	1.0000	41.92
18.5	40,698	146	0.0036	0.9964	41.92
19.5	40,552	5,673	0.1399	0.8601	41.77
20.5	34,880	13,146	0.3769	0.6231	35.93
21.5	21,733		0.0000	1.0000	22.39
22.5	21,733	112	0.0052	0.9948	22.39
23.5	21,621		0.0000	1.0000	22.27
24.5	21,621	6,056	0.2801	0.7199	22.27
25.5	15,565		0.0000	1.0000	16.03
26.5	15,565	8,384	0.5386	0.4614	16.03
27.5	7,181		0.0000	1.0000	7.40
28.5	7,181		0.0000	1.0000	7.40
29.5	6,744	3,085	0.4574	0.5426	7.40
30.5	3,212		0.0000	1.0000	4.02
31.5	3,212	621	0.1933	0.8067	4.02
32.5	2,591		0.0000	1.0000	3.24
33.5	2,591		0.0000	1.0000	3.24
34.5	2,591		0.0000	1.0000	3.24
35.5	2,591		0.0000	1.0000	3.24
36.5	2,591		0.0000	1.0000	3.24
37.5	2,591		0.0000	1.0000	3.24
38.5	2,591		0.0000	1.0000	3.24

MISSOURI-AMERICAN WATER COMPANY
ACCOUNT 345 POWER OPERATED EQUIPMENT

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1946-2002			EXPERIENCE BAND 1956-2002		
AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	2,591	500	0.1930	0.8070	3.24
40.5	2,091		0.0000	1.0000	2.61
41.5	648		0.0000	1.0000	2.61
42.5	648		0.0000	1.0000	2.61
43.5	648		0.0000	1.0000	2.61
44.5	648		0.0000	1.0000	2.61
45.5	648		0.0000	1.0000	2.61
46.5	401		0.0000	1.0000	2.61
47.5	401		0.0000	1.0000	2.61
48.5	401		0.0000	1.0000	2.61
49.5	401		0.0000	1.0000	2.61
50.5	401		0.0000	1.0000	2.61
51.5	401		0.0000	1.0000	2.61
52.5	401		0.0000	1.0000	2.61
53.5	401		0.0000	1.0000	2.61
54.5	401	401	1.0000	0.0000	2.61
55.5					0.00

MISSOURI-AMERICAN WATER COMPANY
ACCOUNT 345 POWER OPERATED EQUIPMENT

ORIGINAL LIFE TABLE

PLACEMENT BAND 1946-2002			EXPERIENCE BAND 1983-2002		
AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
0.0	676,459		0.0000	1.0000	100.00
0.5	670,270		0.0000	1.0000	100.00
1.5	672,760		0.0000	1.0000	100.00
2.5	485,213	4,035	0.0083	0.9917	100.00
3.5	490,306		0.0000	1.0000	99.17
4.5	484,698	9,910	0.0204	0.9796	99.17
5.5	473,646		0.0000	1.0000	97.15
6.5	385,336		0.0000	1.0000	97.15
7.5	324,582		0.0000	1.0000	97.15
8.5	324,582	38,258	0.1179	0.8821	97.15
9.5	286,958	44,179	0.1540	0.8460	85.70
10.5	218,784	3,110	0.0142	0.9858	72.50
11.5	181,268	28,982	0.1599	0.8401	71.47
12.5	155,452	6,933	0.0446	0.9554	60.04
13.5	123,981	35,811	0.2888	0.7112	57.36
14.5	65,770	5,701	0.0867	0.9133	40.79
15.5	49,491	3,057	0.0618	0.9382	37.25
16.5	37,231		0.0000	1.0000	34.95
17.5	32,375		0.0000	1.0000	34.95
18.5	32,375	146	0.0045	0.9955	34.95
19.5	32,229	5,673	0.1760	0.8240	34.79
20.5	26,556	13,146	0.4950	0.5050	28.67
21.5	16,880		0.0000	1.0000	14.48
22.5	20,465	112	0.0055	0.9945	14.48
23.5	20,352		0.0000	1.0000	14.40
24.5	20,352	6,056	0.2976	0.7024	14.40
25.5	14,296		0.0000	1.0000	10.11
26.5	15,164	8,384	0.5529	0.4471	10.11
27.5	6,780		0.0000	1.0000	4.52
28.5	6,780		0.0000	1.0000	4.52
29.5	6,342	3,085	0.4864	0.5136	4.52
30.5	2,810		0.0000	1.0000	2.32
31.5	2,810	621	0.2210	0.7790	2.32
32.5	2,190		0.0000	1.0000	1.81
33.5	2,190		0.0000	1.0000	1.81
34.5	2,190		0.0000	1.0000	1.81
35.5	2,190		0.0000	1.0000	1.81
36.5	2,591		0.0000	1.0000	1.81
37.5	2,591		0.0000	1.0000	1.81
38.5	2,591		0.0000	1.0000	1.81

MISSOURI-AMERICAN WATER COMPANY
ACCOUNT 345 POWER OPERATED EQUIPMENT

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1946-2002			EXPERIENCE BAND 1983-2002		
AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	2,591	500	0.1930	0.8070	1.81
40.5	2,091		0.0000	1.0000	1.46
41.5	648		0.0000	1.0000	1.46
42.5	648		0.0000	1.0000	1.46
43.5	648		0.0000	1.0000	1.46
44.5	648		0.0000	1.0000	1.46
45.5	648		0.0000	1.0000	1.46
46.5	401		0.0000	1.0000	1.46
47.5	401		0.0000	1.0000	1.46
48.5	401		0.0000	1.0000	1.46
49.5	401		0.0000	1.0000	1.46
50.5	401		0.0000	1.0000	1.46
51.5	401		0.0000	1.0000	1.46
52.5	401		0.0000	1.0000	1.46
53.5	401		0.0000	1.0000	1.46
54.5	401	401	1.0000	0.0000	1.46
55.5					0.00

PART III. RESULTS OF STUDY

III-120

NET SALVAGE STATISTICS

MISSOURI-AMERICAN WATER COMPANY

ACCOUNTS 304.20 & 304.30 STRUCTURES AND IMPROVEMENTS

SUMMARY OF BOOK SALVAGE

YEAR	REGULAR RETIREMENTS	COST OF REMOVAL AMOUNT PCT	GROSS SALVAGE AMOUNT PCT	NET SALVAGE AMOUNT PCT
1987	2,827	0	0	0
1988	7,964	1,779 22	0	1,779- 22-
1989	3,437	0	0	0
1990	5,227	0	0	0
1991	6,237	0	0	0
1992	4,654	3,620 78	0	3,620- 78-
1993	9,953	0	0	0
1994	1,426	2,595 182	0	2,595-182-
1995	700	0	0	0
1996	4,038	25,849 640	0	25,849-640-
1997	6,850	100 1	0	100- 1-
1998	666	0	0	0
1999	4,396	3,655 83	0	3,655- 83-
2000	839,686	152,189 18	0	152,189- 18-
2001	63,425	16,000 25	0	16,000- 25-
2002	4,753	1,247 26	0	1,247- 26-
TOTAL	966,239	207,034 21	0	207,034- 21-

THREE-YEAR MOVING AVERAGES

87-89	4,743	593 13	0	593- 13-
88-90	5,542	593 11	0	593- 11-
89-91	4,967	0	0	0
90-92	5,373	1,207 22	0	1,207- 22-
91-93	6,948	1,207 17	0	1,207- 17-
92-94	5,345	2,072 39	0	2,072- 39-
93-95	4,027	865 21	0	865- 21-
94-96	2,055	9,481 461	0	9,481-461-
95-97	3,863	8,650 224	0	8,650-224-
96-98	3,851	8,650 225	0	8,650-225-
97-99	3,971	1,252 32	0	1,252- 32-
98-00	281,583	51,948 18	0	51,948- 18-
99-01	302,502	57,281 19	0	57,281- 19-
00-02	302,621	56,479 19	0	56,479- 19-

FIVE-YEAR AVERAGE

98-02	182,585	34,618 19	0	34,618- 19-
-------	---------	-----------	---	-------------

MISSOURI-AMERICAN WATER COMPANY

ACCOUNTS 304.4, 304.6, 304.7 & 304.8 STRUCTURES - GENERAL

SUMMARY OF BOOK SALVAGE

YEAR	REGULAR RETIREMENTS	COST OF REMOVAL AMOUNT PCT	GROSS SALVAGE AMOUNT PCT	NET SALVAGE AMOUNT PCT
1987	2,827	0	0	0
1988	9,431	1,779 19	0	1,779- 19-
1989	3,437	0	0	0
1990	32,754	0	0	0
1991	13,455	250 2	0	250- 2-
1992	7,919	5,120 65	0	5,120- 65-
1993	24,172	0	0	0
1994	44,971	7,608 17	500 1	7,108- 16-
1995	54,442	2,600 5	500 1	2,100- 4-
1996	13,279	1,000 8	0	1,000- 8-
1997	1,021	100 10	0	100- 10-
1998	509	0	6 1	6 1
1999				
2000	43,459	2,853 7	0	2,853- 7-
2001	65,159	6,295 10	0	6,295- 10-
2002	14,242	14,324 101	0	14,324-101-
TOTAL	331,077	41,929 13	1,006 0	40,923- 12-

THREE-YEAR MOVING AVERAGES

87-89	5,231	593 11	0	593- 11-
88-90	15,207	593 4	0	593- 4-
89-91	16,548	83 1	0	83- 1-
90-92	18,043	1,790 10	0	1,790- 10-
91-93	15,182	1,790 12	0	1,790- 12-
92-94	25,687	4,243 17	167 1	4,076- 16-
93-95	41,195	3,403 8	333 1	3,070- 7-
94-96	37,564	3,736 10	333 1	3,403- 9-
95-97	22,914	1,233 5	167 1	1,066- 5-
96-98	4,936	367 7	2 0	365- 7-
97-99	510	33 6	2 0	31- 6-
98-00	14,656	951 6	2 0	949- 6-
99-01	36,206	3,049 8	0	3,049- 8-
00-02	40,953	7,824 19	0	7,824- 19-

FIVE-YEAR AVERAGE

98-02	24,674	4,694 19	1 0	4,693- 19-
-------	--------	----------	-----	------------

MISSOURI-AMERICAN WATER COMPANY
ACCOUNT 306 LAKE, RIVER AND OTHER INTAKES

SUMMARY OF BOOK SALVAGE

YEAR	REGULAR RETIREMENTS	COST OF REMOVAL AMOUNT PCT	GROSS SALVAGE AMOUNT PCT	NET SALVAGE AMOUNT PCT
1989	2,016	1,991 99	0	1,991- 99-
1990	12,888	5,417 42	0	5,417- 42-
1991	553	0	0	0
1992				
1993	3,240	0	0	0
1994	100	0	0	0
1995	752	0	0	0
1996	21,193	0	0	0
1997				
1998	6,326	933 15	0	933- 15-
1999				
2000				
2001				
2002				
TOTAL	47,068	8,341 18	0	8,341- 18-

THREE-YEAR MOVING AVERAGES

89-91	5,152	2,469 48	0	2,469- 48-
90-92	4,480	1,806 40	0	1,806- 40-
91-93	1,264	0	0	0
92-94	1,113	0	0	0
93-95	1,364	0	0	0
94-96	7,348	0	0	0
95-97	7,315	0	0	0
96-98	9,173	311 3	0	311- 3-
97-99	2,109	311 15	0	311- 15-
98-00	2,109	311 15	0	311- 15-
99-01				
00-02				

FIVE-YEAR AVERAGE

98-02	1,265	187 15	0	187- 15-
-------	-------	--------	---	----------

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 307 WELLS AND SPRINGS

SUMMARY OF BOOK SALVAGE

YEAR	REGULAR RETIREMENTS	COST OF REMOVAL AMOUNT PCT	GROSS SALVAGE AMOUNT PCT	NET SALVAGE AMOUNT PCT
1991	1,044	0	0	0
1992	103	200 194	0	200-194-
1993				
1994				
1995				
1996				
1997				
1998				
1999				
2000				
2001	20,939	0	0	0
2002	42,031	1,085 3	0	1,085- 3-
TOTAL	64,117	1,285 2	0	1,285- 2-

THREE-YEAR MOVING AVERAGES

91-93	382	67 18	0	67- 18-
92-94	34	67 197	0	67-197-
93-95				
94-96				
95-97				
96-98				
97-99				
98-00				
99-01	6,980	0	0	0
00-02	20,990	362 2	0	362- 2-

FIVE-YEAR AVERAGE

98-02	12,594	217 2	0	217- 2-
-------	--------	-------	---	---------

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 309 SUPPLY MAINS

SUMMARY OF BOOK SALVAGE

YEAR	REGULAR RETIREMENTS	COST OF REMOVAL AMOUNT PCT	GROSS SALVAGE AMOUNT PCT	NET SALVAGE AMOUNT PCT
1993	4,604	955 21	0	955- 21-
1994	887	0	0	0
1995	1,115	0	0	0
1996				
1997				
1998	383	80 21	0	80- 21-
1999	271	452 167	0	452-167-
2000	9,660	594 6	0	594- 6-
2001	1,463	0	0	0
2002				
TOTAL	18,383	2,081 11	0	2,081- 11-

THREE-YEAR MOVING AVERAGES

93-95	2,202	318 14	0	318- 14-
94-96	667	0	0	0
95-97	372	0	0	0
96-98	128	27 21	0	27- 21-
97-99	218	177 81	0	177- 81-
98-00	3,438	375 11	0	375- 11-
99-01	3,798	349 9	0	349- 9-
00-02	3,708	198 5	0	198- 5-

FIVE-YEAR AVERAGE

98-02	2,355	225 10	0	225- 10-
-------	-------	--------	---	----------

MISSOURI-AMERICAN WATER COMPANY
ACCOUNT 311 ELECTRIC PUMPING EQUIPMENT

SUMMARY OF BOOK SALVAGE

YEAR	REGULAR RETIREMENTS	COST OF REMOVAL AMOUNT PCT	GROSS SALVAGE AMOUNT PCT	NET SALVAGE AMOUNT PCT
1987	47,486	990 2	500 1	490- 1-
1988	48,444	4,358 9	0	4,358- 9-
1989	102,176	7,767 8	0	7,767- 8-
1990	35,598	3,125 9	0	3,125- 9-
1991	73,220	5,938 8	0	5,938- 8-
1992	137,155	10,496 8	0	10,496- 8-
1993	101,033	1,473 1	0	1,473- 1-
1994	28,412	2,295 8	14,324 50	12,029 42
1995	74,251	5,431 7	29 0	5,402- 7-
1996	134,081	11,373 8	0	11,373- 8-
1997	90,653	6,214 7	0	6,214- 7-
1998	119,659	26,584 22	0	26,584- 22-
1999	132,975	14,113 11	300 0	13,813- 10-
2000	1,368,195	2,488 0	0	2,488- 0
2001	141,037	19,181 14	0	19,181- 14-
2002	4,568	0	0	0
TOTAL	2,638,943	121,826 5	15,153 1	106,673- 4-

THREE-YEAR MOVING AVERAGES

87-89	66,035	4,372 7	167 0	4,205- 6-
88-90	62,073	5,084 8	0	5,084- 8-
89-91	70,331	5,610 8	0	5,610- 8-
90-92	81,991	6,520 8	0	6,520- 8-
91-93	103,803	5,969 6	0	5,969- 6-
92-94	88,867	4,755 5	4,775 5	20 0
93-95	67,899	3,066 5	4,784 7	1,718 3
94-96	78,915	6,366 8	4,784 6	1,582- 2-
95-97	99,662	7,673 8	10 0	7,663- 8-
96-98	114,798	14,723 13	0	14,723- 13-
97-99	114,429	15,637 14	100 0	15,537- 14-
98-00	540,276	14,395 3	100 0	14,295- 3-
99-01	547,402	11,927 2	100 0	11,827- 2-
00-02	504,600	7,223 1	0	7,223- 1-

FIVE-YEAR AVERAGE

98-02	353,287	12,473 4	60 0	12,413- 4-
-------	---------	----------	------	------------

MISSOURI-AMERICAN WATER COMPANY
ACCOUNT 320 WATER TREATMENT EQUIPMENT

SUMMARY OF BOOK SALVAGE

YEAR	REGULAR RETIREMENTS	COST OF REMOVAL AMOUNT PCT	GROSS SALVAGE AMOUNT PCT	NET SALVAGE AMOUNT PCT
1987	11,865	83 1	0	83- 1-
1988	13,252	1,077 8	0	1,077- 8-
1989	3,435	81 2	0	81- 2-
1990	17,357	455 3	0	455- 3-
1991	42,382	3,598 8	0	3,598- 8-
1992	99,141	1,250 1	0	1,250- 1-
1993	49,425	0	0	0
1994	12,383	266 2	0	266- 2-
1995	4,932	0	0	0
1996	77,311	1,050 1	0	1,050- 1-
1997	44,051	30,303 69	0	30,303- 69-
1998	3,122	4,505 144	0	4,505-144-
1999	894	256 29	0	256- 29-
2000	598,442	0	0	0
2001	23,087	37,087 161	0	37,087-161-
2002	15,017	39,654 264	0	39,654-264-
TOTAL	1,016,096	119,665 12	0	119,665- 12-

THREE-YEAR MOVING AVERAGES

87-89	9,517	414 4	0	414- 4-
88-90	11,348	538 5	0	538- 5-
89-91	21,058	1,378 7	0	1,378- 7-
90-92	52,960	1,767 3	0	1,767- 3-
91-93	63,649	1,616 3	0	1,616- 3-
92-94	53,649	505 1	0	505- 1-
93-95	22,247	89 0	0	89- 0
94-96	31,542	439 1	0	439- 1-
95-97	42,098	10,451 25	0	10,451- 25-
96-98	41,495	11,953 29	0	11,953- 29-
97-99	16,022	11,688 73	0	11,688- 73-
98-00	200,819	1,587 1	0	1,587- 1-
99-01	207,474	12,447 6	0	12,447- 6-
00-02	212,182	25,580 12	0	25,580- 12-

FIVE-YEAR AVERAGE

98-02	128,112	16,300 13	0	16,300- 13-
-------	---------	-----------	---	-------------

MISSOURI-AMERICAN WATER COMPANY
ACCOUNT 330 DISTRIBUTION RESERVOIRS AND STANDPIPES

SUMMARY OF BOOK SALVAGE

YEAR	REGULAR RETIREMENTS	COST OF REMOVAL AMOUNT PCT	GROSS SALVAGE AMOUNT PCT	NET SALVAGE AMOUNT PCT
1987	20,932	6,310 30	0	6,310- 30-
1988	5,100	0	0	0
1989	15,311	2,948 19	0	2,948- 19-
1990	2,808	596 21	0	596- 21-
1991	1,214	0	0	0
1992	2,364	0	0	0
1993	3,791	0	0	0
1994	2,524	30 1	0	30- 1-
1995	13,105	0	0	0
1996	2,837	147 5	0	147- 5-
1997	885	1,950 220	0	1,950-220-
1998	1,259	6,600 524	0	6,600-524-
1999	1,000	198 20	0	198- 20-
2000	11,560	0	0	0
2001	15,224	0	0	0
2002	1,115	0	0	0
TOTAL	101,029	18,779 19	0	18,779- 19-

THREE-YEAR MOVING AVERAGES

87-89	13,781	3,086 22	0	3,086- 22-
88-90	7,740	1,181 15	0	1,181- 15-
89-91	6,444	1,181 18	0	1,181- 18-
90-92	2,129	199 9	0	199- 9-
91-93	2,456	0	0	0
92-94	2,893	10 0	0	10- 0
93-95	6,473	10 0	0	10- 0
94-96	6,155	59 1	0	59- 1-
95-97	5,609	699 12	0	699- 12-
96-98	1,660	2,899 175	0	2,899-175-
97-99	1,048	2,916 278	0	2,916-278-
98-00	4,606	2,266 49	0	2,266- 49-
99-01	9,261	66 1	0	66- 1-
00-02	9,300	0	0	0

FIVE-YEAR AVERAGE

98-02	6,032	1,360 23	0	1,360- 23-
-------	-------	----------	---	------------

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 331 MAINS - TRANSMISSION AND DISTRIBUTION

SUMMARY OF BOOK SALVAGE

YEAR	REGULAR RETIREMENTS	COST OF REMOVAL AMOUNT PCT	GROSS SALVAGE AMOUNT PCT	NET SALVAGE AMOUNT PCT
1987	17,869	14,191 79	2,029 11	12,162- 68-
1988	45,695	45,775 100	3,640 8	42,135- 92-
1989	53,763	36,681 68	7,148 13	29,533- 55-
1990	64,490	36,806 57	2,249 3	34,557- 54-
1991	111,715	63,497 57	2,750 2	60,747- 54-
1992	95,353	22,047 23	5,385 6	16,662- 17-
1993	141,774	6,259 4	3,994 3	2,265- 2-
1994	41,907	38,099 91	31,629 75	6,470- 15-
1995	14,628	27,452 188	4,768 33	22,684-155-
1996	43,438	26,826 62	6,510 15	20,316- 47-
1997	36,558	26,030 71	4,653 13	21,377- 58-
1998	106,547	31,271 29	22,537 21	8,734- 8-
1999	94,879	30,514 32	222,109 234	191,595 202
2000	126,009	25,724 20	1,669 1	24,055- 19-
2001	1,597,242	440,999 28	3,757 0	437,242- 27-
2002	994,924	531,876 53	0	531,876- 53-
TOTAL	3,586,791	1,404,047 39	324,827 9	1,079,220- 30-

THREE-YEAR MOVING AVERAGES

87-89	39,109	32,216 82	4,272 11	27,944- 71-
88-90	54,649	39,754 73	4,345 8	35,409- 65-
89-91	76,656	45,661 60	4,049 5	41,612- 54-
90-92	90,519	40,784 45	3,462 4	37,322- 41-
91-93	116,281	30,601 26	4,043 3	26,558- 23-
92-94	93,011	22,135 24	13,670 15	8,465- 9-
93-95	66,103	23,937 36	13,464 20	10,473- 16-
94-96	33,324	30,792 92	14,302 43	16,490- 49-
95-97	31,541	26,769 85	5,310 17	21,459- 68-
96-98	62,181	28,042 45	11,233 18	16,809- 27-
97-99	79,328	29,272 37	83,100 105	53,828 68
98-00	109,145	29,170 27	82,105 75	52,935 48
99-01	606,043	165,746 27	75,845 13	89,901- 15-
00-02	906,058	332,866 37	1,809 0	331,057- 37-

FIVE-YEAR AVERAGE

98-02	583,920	212,077 36	50,014 9	162,063- 28-
-------	---------	------------	----------	--------------

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 333 SERVICES

SUMMARY OF BOOK SALVAGE

YEAR	REGULAR RETIREMENTS	COST OF REMOVAL AMOUNT PCT	GROSS SALVAGE AMOUNT PCT	NET SALVAGE AMOUNT PCT
1987	6,818	6,290 92	0	6,290- 92-
1988	10,561	5,622 53	381 4	5,241- 50-
1989	10,990	12,364 113	0	12,364-113-
1990	18,943	5,212 28	0	5,212- 28-
1991	28,454	12,046 42	0	12,046- 42-
1992	23,403	5,432 23	0	5,432- 23-
1993	37,907	8,602 23	750 2	7,852- 21-
1994	22,559	9,029 40	0	9,029- 40-
1995	21,475	7,932 37	1,700 8	6,232- 29-
1996	43,363	32,845 76	3,459 8	29,386- 68-
1997	29,525	47,521 161	0	47,521-161-
1998	30,752	30,926 101	0	30,926-101-
1999	8,556	80,642 943	3,345 39	77,297-903-
2000	18,985	127,129 670	9,507 50	117,622-620-
2001	61,575	120,680 196	3,812 6	116,868-190-
2002	4,796	150,711	795 17	149,916-
TOTAL	378,662	662,983 175	23,749 6	639,234-169-

THREE-YEAR MOVING AVERAGES

87-89	9,456	8,092 86	127 1	7,965- 84-
88-90	13,498	7,733 57	127 1	7,606- 56-
89-91	19,462	9,874 51	0	9,874- 51-
90-92	23,600	7,563 32	0	7,563- 32-
91-93	29,921	8,693 29	250 1	8,443- 28-
92-94	27,956	7,688 28	250 1	7,438- 27-
93-95	27,314	8,521 31	817 3	7,704- 28-
94-96	29,132	16,602 57	1,720 6	14,882- 51-
95-97	31,454	29,432 94	1,720 5	27,712- 88-
96-98	34,547	37,097 107	1,153 3	35,944-104-
97-99	22,944	53,029 231	1,115 5	51,914-226-
98-00	19,431	79,565 409	4,284 22	75,281-387-
99-01	29,705	109,484 369	5,555 19	103,929-350-
00-02	28,452	132,840 467	4,705 17	128,135-450-

FIVE-YEAR AVERAGE

98-02	24,933	102,017 409	3,492 14	98,525-395-
-------	--------	-------------	----------	-------------

MISSOURI-AMERICAN WATER COMPANY
ACCOUNT 334 METERS AND METER INSTALLATIONS

SUMMARY OF BOOK SALVAGE

YEAR	REGULAR RETIREMENTS	COST OF REMOVAL AMOUNT PCT	GROSS SALVAGE AMOUNT PCT	NET SALVAGE AMOUNT PCT
1987	152,533	8,767 6	10,199 7	1,432 1
1988	124,894	7,633 6	3,301 3	4,332- 3-
1989	128,872	9,976 8	4,442 3	5,534- 4-
1990	129,846	11,691 9	7,795 6	3,896- 3-
1991	130,344	13,629 10	4,654 4	8,975- 7-
1992	140,518	14,178 10	12,561 9	1,617- 1-
1993	260,159	6,895 3	10,873 4	3,978 2
1994	168,327	14,992 9	3,622 2	11,370- 7-
1995	205,987	13,192 6	12,383 6	809- 0
1996	258,313	22,125 9	9,499 4	12,626- 5-
1997	330,201	18,827 6	11,257 3	7,570- 2-
1998	186,321	18,133 10	9,468 5	8,665- 5-
1999	164,114	5,932 4	6,474 4	542 0
2000	73,018	1- 0	0 0	1 0
2001	52,634	4,061 8	10,116 19	6,055 12
2002	126,867	536 0	0 0	536- 0
TOTAL	2,632,948	170,566 6	116,644 4	53,922- 2-

THREE-YEAR MOVING AVERAGES

87-89	135,433	8,792 6	5,981 4	2,811- 2-
88-90	127,871	9,767 8	5,179 4	4,588- 4-
89-91	129,687	11,765 9	5,630 4	6,135- 5-
90-92	133,569	13,166 10	8,337 6	4,829- 4-
91-93	177,007	11,567 7	9,363 5	2,204- 1-
92-94	189,668	12,022 6	9,018 5	3,004- 2-
93-95	211,491	11,693 6	8,959 4	2,734- 1-
94-96	210,876	16,770 8	8,501 4	8,269- 4-
95-97	264,834	18,048 7	11,046 4	7,002- 3-
96-98	258,278	19,695 8	10,075 4	9,620- 4-
97-99	226,879	14,297 6	9,066 4	5,231- 2-
98-00	141,151	8,021 6	5,314 4	2,707- 2-
99-01	96,589	3,331 3	5,530 6	2,199 2
00-02	84,173	1,532 2	3,372 4	1,840 2

FIVE-YEAR AVERAGE

98-02	120,591	5,732 5	5,212 4	520- 0
-------	---------	---------	---------	--------

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 335 FIRE HYDRANTS

SUMMARY OF BOOK SALVAGE

YEAR	REGULAR RETIREMENTS	COST OF REMOVAL AMOUNT PCT	GROSS SALVAGE AMOUNT PCT	NET SALVAGE AMOUNT PCT
1987	4,383	10,648 243	2,316 53	8,332-190-
1988	4,287	11,086 259	1,969 46	9,117-213-
1989	10,652	12,400 116	7,981 75	4,419- 41-
1990	8,083	13,293 164	7,574 94	5,719- 71-
1991	6,775	14,350 212	5,886 87	8,464-125-
1992	6,556	13,993 213	2,862 44	11,131-170-
1993	9,866	9,404 95	0	9,404- 95-
1994	3,504	2,291 65	2,475 71	184 5
1995	9,302	7,107 76	7,111 76	4 0
1996	12,426	3,414 27	6,193 50	2,779 22
1997	9,478	6,472 68	12,185 129	5,713 60
1998	29,277	4,017 14	13,324 46	9,307 32
1999	9,958	11,160 112	11,010 111	150- 2-
2000	15,128	7,566 50	10,659 70	3,093 20
2001	250,264	65,904 26	7,881 3	58,023- 23-
2002	275,676	42,109 15	2,825 1	39,284- 14-
TOTAL	665,615	235,214 35	102,251 15	132,963- 20-

THREE-YEAR MOVING AVERAGES

87-89	6,440	11,378 177	4,089 63	7,289-113-
88-90	7,674	12,259 160	5,841 76	6,418- 84-
89-91	8,503	13,347 157	7,147 84	6,200- 73-
90-92	7,138	13,879 194	5,441 76	8,438-118-
91-93	7,732	12,582 163	2,916 38	9,666-125-
92-94	6,642	8,563 129	1,779 27	6,784-102-
93-95	7,557	6,268 83	3,195 42	3,073- 41-
94-96	8,411	4,271 51	5,260 63	989 12
95-97	10,402	5,665 54	8,496 82	2,831 27
96-98	17,060	4,634 27	10,567 62	5,933 35
97-99	16,238	7,216 44	12,173 75	4,957 31
98-00	18,121	7,581 42	11,664 64	4,083 23
99-01	91,783	28,210 31	9,850 11	18,360- 20-
00-02	180,356	38,526 21	7,122 4	31,404- 17-

FIVE-YEAR AVERAGE

98-02	116,061	26,151 23	9,140 8	17,011- 15-
-------	---------	-----------	---------	-------------

MISSOURI-AMERICAN WATER COMPANY

ACCOUNTS 341.1, 341.2 & 341.3 TRANSPORTATION EQUIPMENT

SUMMARY OF BOOK SALVAGE

YEAR	REGULAR RETIREMENTS	COST OF REMOVAL AMOUNT	PCT	GROSS SALVAGE AMOUNT	PCT	NET SALVAGE AMOUNT	PCT
1996	95,921	292	0	15,985	17	15,693	16
1997	121,425	123	0	30,874	25	30,751	25
1998	31,194		0	2,465	8	2,465	8
1999	69,005		0	6,010	9	6,010	9
2000	118,071		0	7,205	6	7,205	6
2001	212,322	298	0	113,245	53	112,947	53
2002	496,814	15,731-	3-	77,678	16	93,409	19
TOTAL	1,144,752	15,018-	1-	253,462	22	268,480	23

THREE-YEAR MOVING AVERAGES

96-98	82,846	138	0	16,441	20	16,303	20
97-99	73,875	41	0	13,116	18	13,075	18
98-00	72,757		0	5,227	7	5,227	7
99-01	133,133	99	0	42,153	32	42,054	32
00-02	275,735	5,144-	2-	66,043	24	71,187	26

FIVE-YEAR AVERAGE

98-02	185,481	3,087-	2-	41,321	22	44,408	24
-------	---------	--------	----	--------	----	--------	----

MISSOURI-AMERICAN WATER COMPANY
ACCOUNT 345 POWER OPERATED EQUIPMENT

SUMMARY OF BOOK SALVAGE

YEAR	REGULAR RETIREMENTS	COST OF REMOVAL AMOUNT PCT	GROSS SALVAGE AMOUNT PCT	NET SALVAGE AMOUNT PCT
1987	9,280	0	300 3	300 3
1988				
1989				
1990	3,085	0	0	0
1991				
1992	19,566	0	6,300 32	6,300 32
1993	2,490	0	0	0
1994			468	468
1995	3,165	0	10,468 331	10,468 331
1996	48,058	0	14,855 31	14,855 31
1997				
1998				
1999	19,703	0	6,766 34	6,766 34
2000	45,690	0	0	0
2001	43,816	0	0	0
2002	9,486	0	1,116 12	1,116 12
TOTAL	204,339	0	40,273 20	40,273 20

THREE-YEAR MOVING AVERAGES

87-89	3,093	0	100 3	100 3
88-90	1,028	0	0	0
89-91	1,028	0	0	0
90-92	7,550	0	2,100 28	2,100 28
91-93	7,352	0	2,100 29	2,100 29
92-94	7,352	0	2,256 31	2,256 31
93-95	1,885	0	3,645 193	3,645 193
94-96	17,074	0	8,597 50	8,597 50
95-97	17,074	0	8,441 49	8,441 49
96-98	16,019	0	4,952 31	4,952 31
97-99	6,568	0	2,255 34	2,255 34
98-00	21,798	0	2,255 10	2,255 10
99-01	36,403	0	2,255 6	2,255 6
00-02	32,997	0	372 1	372 1

FIVE-YEAR AVERAGE

98-02	23,739	0	1,576 7	1,576 7
-------	--------	---	---------	---------

DEPRECIATION CALCULATIONS

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 304.10 STRUCTURES & IMPROVEMENTS - SOURCE OF SUPPLY

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR (1)	ORIGINAL COST (2)	CALCULATED ACCRUED (3)	ALLOC. BOOK RESERVE (4)	FUT. BOOK ACCRUALS (5)	REM. LIFE (6)	ANNUAL ACCRUAL (7)
SURVIVOR CURVE.. IOWA 45-L1						
NET SALVAGE PERCENT.. 0						
1956	4,922.95	2,669	4,923			
1959	4,899.25	2,553	4,899			
1968	1,495.02	678	1,459	36	24.59	1
1983	853.73	272	585	269	30.64	9
1984	12,733.68	3,919	8,434	4,300	31.15	138
1989	16,336.56	3,975	8,555	7,782	34.05	229
1990	7,456.58	1,705	3,669	3,788	34.71	109
1991	7,957.77	1,697	3,652	4,306	35.40	122
1994	11,213.00	1,841	3,962	7,251	37.61	193
2000	11,326.42	584	1,257	10,069	42.68	236
2001	11,728.32	365	786	10,942	43.60	251
2002	58,890.59	612	1,317	57,574	44.53	1,293
	149,813.87	20,870	43,498	106,317		2,581
COMPOSITE REMAINING LIFE AND ANNUAL ACCRUAL RATE, PCT..					41.2	1.72

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 304.20 STRUCTURES & IMPROVEMENTS - PUMPING

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR (1)	ORIGINAL COST (2)	CALCULATED ACCRUED (3)	ALLOC. BOOK RESERVE (4)	FUT. BOOK ACCRUALS (5)	REM. LIFE (6)	ANNUAL ACCRUAL (7)
SURVIVOR CURVE.. IOWA 55-R2.5						
NET SALVAGE PERCENT.. -15						
1892	4,625.56	5,319	5,319			
1898	3,752.58	4,315	4,315			
1900	6,035.52	6,941	6,941			
1909	617.03	680	534	176	2.27	78
1910	5,948.43	6,525	5,125	1,716	2.54	676
1911	120.93	132	104	35	2.82	12
1926	77.01	78	61	28	6.28	4
1927	61.10	62	49	21	6.51	3
1938	96.70	92	72	39	9.47	4
1940	10.61	10	8	4	10.14	
1941	79.96	74	58	34	10.49	3
1944	23.07	21	16	11	11.63	1
1945	1,658.20	1,490	1,170	737	12.04	61
1946	24.02	21	16	12	12.47	1
1948	167.42	146	115	78	13.37	6
1949	626.85	539	423	298	13.85	22
1950	7,053.28	5,997	4,711	3,400	14.34	237
1951	2,139.77	1,796	1,411	1,050	14.85	71
1954	3,509.76	2,828	2,221	1,815	16.46	110
1955	10,093.47	8,015	6,296	5,311	17.02	312
1956	36,618.25	28,635	22,493	19,618	17.60	1,115
1958	192.69	146	115	107	18.80	6
1960	2,443.44	1,785	1,402	1,408	20.06	70
1961	807.33	579	455	473	20.70	23
1963	19,809.90	13,657	10,727	12,054	22.03	547
1964	1,670.41	1,128	886	1,035	22.71	46
1965	39.38	26	20	25	23.40	1
1966	8,747.57	5,652	4,440	5,620	24.10	233
1969	29,797.79	17,905	14,064	20,203	26.26	769
1970	6,885.27	4,031	3,166	4,752	27.00	176
1971	74.15	42	33	52	27.75	2
1972	118.23	66	52	84	28.50	3
1973	48,382.10	26,028	20,445	35,194	29.27	1,202
1974	125.76	66	52	93	30.05	3
1975	10,191.83	5,151	4,046	7,675	30.83	249
1976	3,077.61	1,505	1,182	2,357	31.62	75
1978	25,327.58	11,528	9,055	20,072	33.23	604
1979	31,728.69	13,898	10,917	25,571	34.05	751

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 304.20 STRUCTURES & IMPROVEMENTS - PUMPING

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR (1)	ORIGINAL COST (2)	CALCULATED ACCRUED (3)	ALLOC. BOOK RESERVE (4)	FUT. BOOK ACCRUALS (5)	REM. LIFE (6)	ANNUAL ACCRUAL (7)
SURVIVOR CURVE.. IOWA 55-R2.5						
NET SALVAGE PERCENT.. -15						
1980	79,985.54	33,666	26,444	65,539	34.87	1,880
1981	5,510.27	2,224	1,747	4,590	35.70	129
1982	92,840.04	35,831	28,145	78,621	36.54	2,152
1983	2,851.80	1,051	826	2,454	37.38	66
1984	67,113.59	23,517	18,472	58,709	38.24	1,535
1985	4,985.65	1,659	1,303	4,430	39.09	113
1986	33,029.10	10,388	8,160	29,823	39.96	746
1988	10,895.26	3,027	2,378	10,152	41.71	243
1989	86,314.33	22,393	17,590	81,671	42.59	1,918
1990	39,126.46	9,427	7,405	37,590	43.48	865
1991	43,794.09	9,725	7,639	42,724	44.38	963
1992	7,256.90	1,475	1,159	7,186	45.28	159
1993	66,034.62	12,181	9,568	66,372	46.18	1,437
1994	6,976.83	1,154	906	7,117	47.09	151
1995	8,452.26	1,235	970	8,750	48.01	182
1996	2,094.10	266	209	2,199	48.93	45
1997	1,075,193.52	115,734	90,908	1,145,565	49.85	22,980
1998	24,711.47	2,180	1,712	26,706	50.78	526
1999	12,965.29	892	701	14,209	51.71	275
2000	4,512,894.46	221,606	174,069	5,015,760	52.65	95,266
2001	22,217.80	659	518	25,032	53.58	467
2002	170,257.60	1,664	1,307	194,489	54.53	3,567
	6,648,260.23	688,863	544,651	7,100,846		143,141
COMPOSITE REMAINING LIFE AND ANNUAL ACCRUAL RATE, PCT..						49.6
						2.15

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 304.30 STRUCTURES & IMPROVEMENTS - WATER TREATMENT

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR (1)	ORIGINAL COST (2)	CALCULATED ACCRUED (3)	ALLOC. BOOK RESERVE (4)	FUT. BOOK ACCRUALS (5)	REM. LIFE (6)	ANNUAL ACCRUAL (7)
-------------	-------------------------	------------------------------	-------------------------------	------------------------------	---------------------	--------------------------

ST. JOSEPH
INTERIM SURVIVOR CURVE.. IOWA 80-R1
PROBABLE RETIREMENT YEAR.. 6-2075
NET SALVAGE PERCENT.. -15

1992	2,359.51	336	943	1,770	57.82	31
2000	22,303,434.50	831,026	2,332,390	23,316,560	59.70	390,562
2001	431,867.48	9,734	27,319	469,329	59.92	7,833
2002	195,829.30	1,486	4,171	221,033	60.13	3,676
	22,933,490.79	842,582	2,364,823	24,008,692		402,102

PARKVILLE
INTERIM SURVIVOR CURVE.. IOWA 80-R1
PROBABLE RETIREMENT YEAR.. 6-2025
NET SALVAGE PERCENT.. -15

1960	94,166.55	68,354	52,117	56,175	20.48	2,743
1962	7,677.15	5,478	4,177	4,652	20.57	226
1967	153.33	104	79	97	20.76	5
1973	157.35	99	75	106	20.96	5
1977	468.82	277	211	328	21.07	16
1978	2,193.89	1,270	968	1,555	21.09	74
1979	14,725.79	8,356	6,371	10,564	21.12	500
1980	934.80	519	396	679	21.14	32
1981	120.01	65	50	88	21.17	4
1982	2,916.83	1,545	1,178	2,176	21.19	103
1983	3,269.25	1,687	1,286	2,474	21.21	117
1984	4,387.26	2,201	1,678	3,367	21.23	159
1985	2,210.21	1,076	820	1,722	21.25	81
1986	448.07	211	161	354	21.28	17
1990	285.13	113	86	242	21.35	11
1991	2,999.85	1,130	862	2,588	21.37	121
1993	5,861.98	1,938	1,478	5,263	21.41	246
1994	1,784.00	545	416	1,636	21.43	76
1997	887.38	195	149	871	21.48	41
1998	310,680.10	57,808	44,077	313,205	21.50	14,568
2002	14,069.23	345	263	15,917	21.57	738
	470,396.98	153,316	116,898	424,059		19,883

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 304.30 STRUCTURES & IMPROVEMENTS - WATER TREATMENT

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR (1)	ORIGINAL COST (2)	CALCULATED ACCRUED (3)	ALLOC. BOOK RESERVE (4)	FUT. BOOK ACCRUALS (5)	REM. LIFE (6)	ANNUAL ACCRUAL (7)
-------------	-------------------------	------------------------------	-------------------------------	------------------------------	---------------------	--------------------------

WARRENSBURG

INTERIM SURVIVOR CURVE.. IOWA 80-R1

PROBABLE RETIREMENT YEAR.. 6-2060

NET SALVAGE PERCENT.. -15

1983	647.27	182	381	363	47.49	8
1991	4,209.77	774	1,621	3,220	48.81	66
1996	2,114.36	237	496	1,936	49.53	39
2000	778,443.51	35,719	74,797	820,413	50.06	16,389
2001	1,152.81	32	67	1,259	50.19	25
2002	123.23	1	2	140	50.31	3
	786,690.95	36,945	77,364	827,331		16,530

BRUNSWICK

INTERIM SURVIVOR CURVE.. IOWA 80-R1

PROBABLE RETIREMENT YEAR.. 6-2035

NET SALVAGE PERCENT.. -15

1956	10,912.26	7,114	9,027	3,522	27.69	127
1963	482.46	292	371	184	28.35	6
1985	199,081.40	76,788	97,434	131,510	29.78	4,416
1988	613.08	208	264	441	29.92	15
1989	2,292.59	742	941	1,695	29.96	57
1990	1,082.43	332	421	824	30.00	27
1991	6,518.74	1,881	2,387	5,110	30.04	170
1992	657.33	177	225	531	30.09	18
1993	3,343.89	834	1,058	2,787	30.13	92
	224,984.18	88,368	112,128	146,604		4,928

MEXICO

INTERIM SURVIVOR CURVE.. IOWA 80-R1

PROBABLE RETIREMENT YEAR.. 6-2060

NET SALVAGE PERCENT.. -15

1956	76,743.79	39,662	57,797	30,458	40.96	744
1957	318.77	162	236	131	41.26	3
1960	128.60	63	92	56	42.14	1
1961	93.18	45	66	41	42.43	1
1967	733.37	317	462	381	44.04	9

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 304.30 STRUCTURES & IMPROVEMENTS - WATER TREATMENT

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR (1)	ORIGINAL COST (2)	CALCULATED ACCRUED (3)	ALLOC. BOOK RESERVE (4)	FUT. BOOK ACCRUALS (5)	REM. LIFE (6)	ANNUAL ACCRUAL (7)
MEXICO						
INTERIM SURVIVOR CURVE.. IOWA 80-R1						
PROBABLE RETIREMENT YEAR.. 6-2060						
NET SALVAGE PERCENT.. -15						
1971	762.72	304	443	434	45.01	10
1980	2,417.25	756	1,102	1,678	46.93	36
1981	1,101.71	333	485	782	47.12	17
1982	1,283.20	374	545	931	47.31	20
1983	207.63	58	85	154	47.49	3
1984	6,228.78	1,680	2,448	4,715	47.66	99
1989	38,404.06	8,060	11,745	32,420	48.50	668
1990	1,407.55	278	405	1,214	48.65	25
1992	15,505.53	2,641	3,849	13,982	48.96	286
1993	181,622.67	28,406	41,394	167,472	49.10	3,411
1994	23,256.06	3,300	4,809	21,935	49.25	445
1999	6,265.00	396	577	6,628	49.93	133
2000	2,737,037.35	125,589	183,012	2,964,581	50.06	59,221
2001	64,226.95	1,795	2,615	71,246	50.19	1,420
2002	18,229.11	174	254	20,709	50.31	412
	3,175,973.28	214,393	312,421	3,339,948		66,964

JOPLIN
INTERIM SURVIVOR CURVE.. IOWA 80-R1
PROBABLE RETIREMENT YEAR.. 6-2019
NET SALVAGE PERCENT.. -15

1902	1,856.14	1,786	1,423	712	12.64	56
1916	84.85	80	64	34	13.67	2
1945	97.73	85	68	44	15.02	3
1946	99.57	86	69	46	15.06	3
1959	112,179.50	90,859	72,384	56,622	15.42	3,672
1968	497.77	376	300	272	15.61	17
1970	1,375.34	1,020	813	769	15.65	49
1973	228.91	164	131	132	15.69	8
1974	29,785.76	21,097	16,807	17,447	15.71	1,111
1975	5,159.37	3,607	2,873	3,060	15.72	195
1984	2,478.56	1,467	1,169	1,681	15.84	106
1985	2,073.50	1,195	952	1,433	15.85	90
1986	311.52	175	139	219	15.86	14

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 304.30 STRUCTURES & IMPROVEMENTS - WATER TREATMENT

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR (1)	ORIGINAL COST (2)	CALCULATED ACCRUED (3)	ALLOC. BOOK RESERVE (4)	FUT. BOOK ACCRUALS (5)	REM. LIFE (6)	ANNUAL ACCRUAL (7)
-------------	-------------------------	------------------------------	-------------------------------	------------------------------	---------------------	--------------------------

JOPLIN

INTERIM SURVIVOR CURVE.. IOWA 80-R1

PROBABLE RETIREMENT YEAR.. 6-2019

NET SALVAGE PERCENT.. -15

1989	27,004.34	13,618	10,849	20,206	15.89	1,272
1991	1,791.66	825	657	1,403	15.91	88
1992	1,960.00	855	681	1,573	15.92	99
1995	30,620.00	10,740	8,556	26,657	15.95	1,671
1997	39,492.95	11,073	8,821	36,596	15.97	2,292
	257,097.47	159,108	126,756	168,906		10,748

CORPORATE

INTERIM SURVIVOR CURVE.. IOWA 80-R1

PROBABLE RETIREMENT YEAR.. 6-2031

NET SALVAGE PERCENT.. -15

2001	6,394.60	354		7,354	26.94	273
	27,855,028.25	1,495,066	3,110,390	28,922,894		521,428

COMPOSITE REMAINING LIFE AND ANNUAL ACCRUAL RATE, PCT.. 55.5 1.87

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 304.40 STRUCTURES & IMPROVEMENTS - OTHER

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR	ORIGINAL COST	CALCULATED ACCRUED	ALLOC. BOOK RESERVE	FUT. BOOK ACCRUALS	REM. LIFE	ANNUAL ACCRUAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)
SURVIVOR CURVE.. IOWA 27-S3						
NET SALVAGE PERCENT.. -5						
1983	2,580.27	1,793	2,709			
1986	37,453.23	22,911	34,978	4,348	11.27	386
1988	926.52	508	776	197	12.91	15
1990	20,981.10	10,052	15,346	6,684	14.68	455
1991	322,448.36	142,843	218,077	120,494	15.61	7,719
1992	13,087.07	5,308	8,104	5,637	16.57	340
1993	27,481.87	10,111	15,436	13,420	17.54	765
1995	171.75	50	76	104	19.51	5
1998	41,927.76	7,339	11,205	32,819	22.50	1,459
2001	9,758.55	570	870	9,376	25.50	368
2002	833,911.06	16,199	24,731	850,876	26.50	32,109
	1,310,727.54	217,684	332,308	1,043,955		43,621
COMPOSITE REMAINING LIFE AND ANNUAL ACCRUAL RATE, PCT..						23.9
						3.33

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 304.61 STRUCTURES & IMPROVEMENTS - OFFICE BUILDING

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR	ORIGINAL COST	CALCULATED ACCRUED	ALLOC. BOOK RESERVE	FUT. BOOK ACCRUALS	REM. LIFE	ANNUAL ACCRUAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)
SURVIVOR CURVE.. IOWA 42-L0.5						
NET SALVAGE PERCENT.. -5						
1956	1,946.29	1,043	1,779	265	20.57	13
1960	24,849.92	12,592	21,477	4,615	21.73	212
1962	34,024.32	16,730	28,534	7,192	22.33	322
1963	52,944.76	25,628	43,711	11,881	22.64	525
1964	160.10	76	130	38	22.95	2
1965	288.10	135	230	73	23.26	3
1973	788.27	317	541	287	25.94	11
1975	427.24	164	280	169	26.66	6
1979	8,347.87	2,891	4,931	3,834	28.15	136
1980	521.00	175	298	249	28.54	9
1983	2,984.95	913	1,557	1,577	29.77	53
1984	415.06	122	208	228	30.21	8
1985	6,871.72	1,947	3,321	3,894	30.67	127
1986	63,713.31	17,300	29,507	37,392	31.14	1,201
1988	5,786.90	1,428	2,436	3,640	32.13	113
1990	1,016,652.35	223,638	381,433	686,052	33.20	20,664
1991	9,389.97	1,932	3,295	6,564	33.77	194
1992	3,822.97	730	1,245	2,769	34.36	81
1993	31,236.57	5,490	9,364	23,434	34.97	670
1994	75,742.64	12,120	20,672	58,858	35.60	1,653
1995	25,807.00	3,710	6,328	20,769	36.25	573
1996	45,853.23	5,811	9,911	38,235	36.93	1,035
1997	33,780.04	3,689	6,292	29,177	37.63	775
1998	6,523.18	595	1,015	5,834	38.35	152
2000	12,867.98	682	1,163	12,348	39.88	310
2001	38,947.20	1,268	2,162	38,733	40.70	952
2002	5,153.64	58	99	5,312	41.55	128
	1,509,846.58	341,184	581,919	1,003,419		29,928

COMPOSITE REMAINING LIFE AND ANNUAL ACCRUAL RATE, PCT.. 33.5 1.98

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 304.70 STRUCTURES & IMPROVEMENTS - SHOP & GARAGE

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR	ORIGINAL COST	CALCULATED ACCRUED	ALLOC. BOOK RESERVE	FUT. BOOK ACCRUALS	REM. LIFE	ANNUAL ACCRUAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)
SURVIVOR CURVE.. IOWA 45-R3						
NET SALVAGE PERCENT.. -5						
1897	4,694.94	4,930	4,930			
1925	11,955.11	12,553	12,553			
1926	1,258.46	1,321	1,321			
1939	23,491.89	22,972	1,510-	26,176	3.09	8,471
1940	201.34	196	13-	224	3.35	67
1941	19.84	19	1-	22	3.60	6
1945	21.82	21	1-	24	4.65	5
1949	1,450.68	1,327	87-	1,610	5.80	278
1950	369.48	335	22-	410	6.12	67
1954	1,441.55	1,259	83-	1,597	7.56	211
1956	1,568.34	1,339	88-	1,735	8.40	207
1959	1,462.67	1,201	79-	1,615	9.81	165
1962	3,947.76	3,094	203-	4,348	11.41	381
1963	12,664.26	9,758	642-	13,939	11.98	1,164
1964	6,178.43	4,675	307-	6,794	12.57	540
1967	3,545.38	2,527	166-	3,889	14.46	269
1969	65,585.34	44,672	2,938-	71,803	15.81	4,542
1972	1,323.18	835	55-	1,444	17.94	80
1973	4,177.21	2,565	169-	4,555	18.68	244
1981	121.10	56	4-	131	25.04	5
1983	1,036.17	442	29-	1,117	26.74	42
1984	5,777.08	2,344	154-	6,220	27.61	225
1985	344.42	133	9-	371	28.49	13
1986	3,652.68	1,332	88-	3,923	29.37	134
1987	248.86	86	6-	267	30.27	9
1988	123.26	40	3-	132	31.17	4
1991	3,261.99	843	55-	3,480	33.93	103
1992	973.15	230	15-	1,037	34.86	30
1993	343.43	74	5-	366	35.81	10
1996	23,738.00	3,507	230-	25,155	38.67	651
1997	919.05	115	8-	973	39.63	25
1998	2,555.57	262	17-	2,700	40.60	67
2000	27,655.33	1,580	103-	29,141	42.55	685
2002	38,235.75	438	29-	40,177	44.51	903
	254,343.52	127,081	11,685	255,375		19,603

COMPOSITE REMAINING LIFE AND ANNUAL ACCRUAL RATE, PCT.. 13.0 7.71

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 304.80 STRUCTURES & IMPROVEMENTS - MISCELLANEOUS

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR (1)	ORIGINAL COST (2)	CALCULATED ACCRUED (3)	ALLOC. BOOK RESERVE (4)	FUT. BOOK ACCRUALS (5)	REM. LIFE (6)	ANNUAL ACCRUAL (7)
SURVIVOR CURVE.. IOWA 50-R2.5						
NET SALVAGE PERCENT.. -5						
1902	160.15	168	168			
1907	1,290.47	1,355	1,355			
1910	21.71	23	23			
1912	1,931.97	2,003	2,029			
1913	97.42	101	102			
1926	661.31	637	651	43	4.16	10
1927	1,564.53	1,499	1,532	111	4.37	25
1928	104.95	100	102	8	4.59	2
1929	352.00	334	341	29	4.81	6
1931	93.64	88	90	8	5.26	2
1936	537.02	491	502	62	6.44	10
1938	1,088.24	984	1,006	137	6.94	20
1943	15,254.69	13,346	13,640	2,377	8.34	285
1944	579.59	503	514	95	8.66	11
1946	726.10	620	634	128	9.33	14
1947	196.79	167	171	36	9.68	4
1950	115.95	95	97	25	10.85	2
1952	79.29	64	65	18	11.72	2
1953	11.16	9	9	3	12.18	
1959	5,784.02	4,216	4,309	1,764	15.29	115
1960	5,138.51	3,683	3,764	1,631	15.87	103
1963	601.61	408	417	215	17.69	12
1966	680.00	434	444	270	19.63	14
1978	106.21	48	49	63	28.42	2
1981	26.52	11	11	17	30.84	1
1982	37,028.92	14,261	14,575	24,305	31.66	768
1985	1,000.00	332	339	711	34.18	21
1986	165.61	52	53	121	35.03	3
1991	548.31	122	125	451	39.41	11
1992	317.55	65	66	267	40.30	7
1995	4,287.50	628	642	3,860	43.02	90
1997	1,756.63	190	194	1,650	44.86	37
2000	1,124,087.97	55,474	56,697	1,123,595	47.65	23,580
2001	13,268.43	393	402	13,530	48.59	278
2002	5,391.45	53	54	5,607	49.53	113
	1,225,056.22	102,957	105,172	1,181,137		25,548

COMPOSITE REMAINING LIFE AND ANNUAL ACCRUAL RATE, PCT.. 46.2 2.09

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 305 COLLECTING & IMPOUNDING RESERVOIRS

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR (1)	ORIGINAL COST (2)	CALCULATED ACCRUED (3)	ALLOC. BOOK RESERVE (4)	FUT. BOOK ACCRUALS (5)	REM. LIFE (6)	ANNUAL ACCRUAL (7)
INTERIM SURVIVOR CURVE.. IOWA 80-R2.5						
PROBABLE RETIREMENT YEAR.. 6-2019						
NET SALVAGE PERCENT.. 0						
1956	20,331.13	14,954	15,415	4,916	15.44	318
1957	760.83	556	573	188	15.49	12
1961	59,395.27	42,337	43,642	15,753	15.64	1,007
1973	27,479.34	17,551	18,092	9,387	15.99	587
1976	2,433.52	1,494	1,540	894	16.05	56
1995	665.87	207	213	453	16.32	28
	111,065.96	77,099	79,475	31,591		2,008
COMPOSITE REMAINING LIFE AND ANNUAL ACCRUAL RATE, PCT..					15.7	1.81

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 306 LAKE, RIVER AND OTHER INTAKES

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR (1)	ORIGINAL COST (2)	CALCULATED ACCRUED (3)	ALLOC. BOOK RESERVE (4)	FUT. BOOK ACCRUALS (5)	REM. LIFE (6)	ANNUAL ACCRUAL (7)	
INTERIM SURVIVOR CURVE.. IOWA 65-R1.5							
PROBABLE RETIREMENT YEAR.. 6-2019							
NET SALVAGE PERCENT.. -10							
1892	2,289.92	2,291	34,487-	37,006	5.88	6,294	
1902	3,480.39	3,367	50,685-	54,513	7.82	6,971	
1909	212.03	201	3,026-	3,259	9.09	359	
1912	29.40	28	421-	453	9.58	47	
1916	1,709.21	1,583	23,830-	25,710	10.18	2,526	
1940	82.12	70	1,054-	1,144	13.17	87	
1943	1,989.07	1,687	25,395-	27,583	13.48	2,046	
1957	40,977.43	32,445	488,410-	533,485	14.62	36,490	
1994	1,884.00	691	10,402-	12,474	15.94	783	
2001	6,326.00	569	8,565-	15,524	16.05	967	
	58,979.57	42,932	646,275-	711,151		56,570	
COMPOSITE REMAINING LIFE AND ANNUAL ACCRUAL RATE, PCT..						12.6	95.91

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 307 WELLS AND SPRINGS

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR (1)	ORIGINAL COST (2)	CALCULATED ACCRUED (3)	ALLOC. BOOK RESERVE (4)	FUT. BOOK ACCRUALS (5)	REM. LIFE (6)	ANNUAL ACCRUAL (7)
SURVIVOR CURVE.. IOWA 60-R1						
NET SALVAGE PERCENT.. 0						
1956	63,017.61	32,435	44,747	18,271	29.12	627
1959	44,364.04	21,561	29,745	14,619	30.84	474
1960	3,985.54	1,898	2,618	1,368	31.42	44
1961	322.04	150	207	115	32.01	4
1962	15,807.27	7,216	9,955	5,852	32.61	179
1963	19,145.07	8,548	11,793	7,352	33.21	221
1966	40.34	17	23	17	35.04	
1968	25,220.94	9,967	13,750	11,471	36.29	316
1972	100.86	36	50	51	38.84	1
1976	26,174.69	8,093	11,165	15,010	41.45	362
1977	7,793.23	2,322	3,203	4,590	42.12	109
1980	49,217.60	13,028	17,973	31,245	44.12	708
1982	73,430.32	17,770	24,516	48,914	45.48	1,076
1983	3,065.62	707	975	2,091	46.16	45
1984	233,001.41	51,097	70,494	162,507	46.84	3,469
1985	364.95	76	105	260	47.52	5
1988	550.64	95	131	420	49.60	8
1989	357,617.36	57,862	79,827	277,790	50.29	5,524
1990	66,144.04	9,935	13,706	52,438	50.99	1,028
1991	9,561.37	1,324	1,827	7,734	51.69	150
1992	2,703.94	343	473	2,231	52.40	43
1993	69,964.01	8,046	11,100	58,864	53.10	1,109
1995	51,576.58	4,704	6,490	45,087	54.53	827
1997	223,184.05	14,998	20,691	202,493	55.97	3,618
1998	367,916.73	20,309	28,018	339,899	56.69	5,996
1999	455,428.02	19,583	27,017	428,411	57.42	7,461
2000	965,669.27	29,743	41,034	924,635	58.15	15,901
2001	108,996.13	2,016	2,781	106,215	58.89	1,804
2002	746,461.86	4,628	6,385	740,077	59.63	12,411
	3,990,825.53	348,507	480,799	3,510,027		63,520

COMPOSITE REMAINING LIFE AND ANNUAL ACCRUAL RATE, PCT.. 55.3 1.59

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 309 SUPPLY MAINS

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR	ORIGINAL COST	CALCULATED ACCRUED	ALLOC. BOOK RESERVE	FUT. BOOK ACCRUALS	REM. LIFE	ANNUAL ACCRUAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)
SURVIVOR CURVE.. IOWA 80-R2						
NET SALVAGE PERCENT.. -10						
1880	5,080.62	5,089	4,306	1,283	7.15	179
1881	134.08	134	113	34	7.44	5
1891	6,868.42	6,576	5,564	1,991	10.37	192
1897	70.00	65	55	22	12.22	2
1901	29,742.83	27,188	23,002	9,715	13.52	719
1912	19,049.54	16,359	13,841	7,113	17.54	406
1930	675.54	502	425	318	25.91	12
1945	30,606.09	19,072	16,136	17,531	34.68	506
1947	30,894.02	18,704	15,825	18,158	35.97	505
1952	9,636.00	5,392	4,562	6,038	39.30	154
1954	6,391.26	3,456	2,924	4,106	40.67	101
1955	173,163.92	91,983	77,822	112,658	41.37	2,723
1957	4,021.66	2,059	1,742	2,682	42.77	63
1959	76,230.38	37,524	31,747	52,106	44.20	1,179
1960	4,540.46	2,190	1,853	3,142	44.93	70
1961	1,285.55	607	514	900	45.66	20
1962	5,254.27	2,428	2,054	3,726	46.39	80
1963	16,210.10	7,327	6,199	11,632	47.13	247
1967	12,225.04	5,017	4,245	9,203	50.15	184
1968	36,834.35	14,732	12,464	28,054	50.91	551
1969	887.09	345	292	684	51.68	13
1971	14,776.24	5,437	4,600	11,654	53.24	219
1972	260.74	93	79	208	54.02	4
1973	934.90	324	274	754	54.81	14
1974	159.23	53	45	130	55.61	2
1976	6,299.57	1,974	1,670	5,260	57.21	92
1977	6,254.88	1,890	1,599	5,281	58.02	91
1980	34,263.71	9,200	7,784	29,906	60.47	495
1981	2,064.67	531	449	1,822	61.30	30
1982	70,696.16	17,373	14,698	63,068	62.13	1,015
1983	2,600.46	609	515	2,346	62.97	37
1984	101,653.59	22,643	19,157	92,662	63.80	1,452
1985	2,079.05	439	371	1,916	64.65	30
1988	7,106.75	1,251	1,058	6,759	67.20	101
1990	12,910.08	1,967	1,664	12,537	68.92	182
1991	19,094.48	2,680	2,267	18,737	69.79	268
1992	31,469.88	4,040	3,418	31,199	70.66	442
1993	68,122.33	7,936	6,714	68,221	71.53	954

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 309 SUPPLY MAINS

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR (1)	ORIGINAL COST (2)	CALCULATED ACCRUED (3)	ALLOC. BOOK RESERVE (4)	FUT. BOOK ACCRUALS (5)	REM. LIFE (6)	ANNUAL ACCRUAL (7)
SURVIVOR CURVE.. IOWA 80-R2						
NET SALVAGE PERCENT.. -10						
1994	8,007.32	836	707	8,101	72.41	112
1997	31,055.26	2,108	1,783	32,378	75.06	431
1998	70,859.30	3,944	3,337	74,608	75.95	982
1999	4,038.10	175	148	4,294	76.85	56
2000	9,851,208.61	305,584	258,542	10,577,787	77.74	136,066
2002	120,311.63	741	627	131,716	79.55	1,656
	10,936,028.16	658,577	557,191	11,472,440		152,642
COMPOSITE REMAINING LIFE AND ANNUAL ACCRUAL RATE, PCT..					75.2	1.40

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 310.10 POWER GENERATION EQUIPMENT

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR (1)	ORIGINAL COST (2)	CALCULATED ACCRUED (3)	ALLOC. BOOK RESERVE (4)	FUT. BOOK ACCRUALS (5)	REM. LIFE (6)	ANNUAL ACCRUAL (7)
SURVIVOR CURVE.. IOWA 50-R2.5						
NET SALVAGE PERCENT.. 0						
1959	14,828.97	10,294	6,571	8,258	15.29	540
1973	15,780.53	8,023	5,122	10,659	24.58	434
1980	6,013.46	2,403	1,534	4,479	30.02	149
1984	22,310.81	7,438	4,748	17,563	33.33	527
1985	900.00	285	182	718	34.18	21
1987	7,500.00	2,117	1,351	6,149	35.89	171
1997	250,012.02	25,701	16,407	233,605	44.86	5,207
2000	5,884.20	277	177	5,707	47.65	120
	323,229.99	56,538	36,092	287,138		7,169

COMPOSITE REMAINING LIFE AND ANNUAL ACCRUAL RATE, PCT.. 40.1 2.22

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 310.20 BOILER PLANT EQUIPMENT

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR (1)	ORIGINAL COST (2)	CALCULATED ACCRUED (3)	ALLOC. BOOK RESERVE (4)	FUT. BOOK ACCRUALS (5)	REM. LIFE (6)	ANNUAL ACCRUAL (7)
SURVIVOR CURVE.. IOWA 50-R2.5						
NET SALVAGE PERCENT.. 0						
1954	347.27	259		347	12.66	27
	347.27	259		347		27
COMPOSITE REMAINING LIFE AND ANNUAL ACCRUAL RATE, PCT..					12.9	7.77

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 311 ELECTRIC PUMPING EQUIPMENT

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR (1)	ORIGINAL COST (2)	CALCULATED ACCRUED (3)	ALLOC. BOOK RESERVE (4)	FUT. BOOK ACCRUALS (5)	REM. LIFE (6)	ANNUAL ACCRUAL (7)
SURVIVOR CURVE.. IOWA 30-R0.5						
NET SALVAGE PERCENT.. -5						
1901	2,326.26	2,443	2,443			
1909	113.99	120	120			
1910	2,997.81	3,148	3,148			
1923	37.06	39	39			
1941	10.35	11	11			
1946	73.84	73	70	8	1.69	5
1948	18,562.90	17,795	17,051	2,440	2.61	935
1949	478.80	452	433	70	3.04	23
1950	58,439.97	54,262	51,993	9,369	3.47	2,700
1951	2,045.08	1,869	1,791	356	3.89	92
1952	875.69	788	755	164	4.30	38
1953	6,714.76	5,946	5,697	1,353	4.70	288
1954	7,144.56	6,226	5,966	1,536	5.10	301
1955	32,635.71	27,986	26,816	7,451	5.50	1,355
1956	98,422.72	83,016	79,544	23,800	5.90	4,034
1958	1,292.85	1,055	1,011	346	6.69	52
1959	6,301.67	5,053	4,842	1,775	7.09	250
1960	12,594.60	9,922	9,507	3,717	7.49	496
1961	1,911.86	1,479	1,417	590	7.90	75
1962	8,745.50	6,642	6,364	2,819	8.30	340
1963	6,680.71	4,976	4,768	2,247	8.72	258
1966	9,772.27	6,844	6,558	3,703	9.99	371
1967	1,988.03	1,362	1,305	782	10.43	75
1968	6,107.75	4,090	3,919	2,494	10.87	229
1969	59,277.64	38,758	37,137	25,105	11.32	2,218
1970	1,913.60	1,220	1,169	840	11.78	71
1971	1,323.93	823	789	601	12.24	49
1972	32,055.64	19,397	18,586	15,072	12.71	1,186
1973	146,429.13	86,146	82,544	71,207	13.19	5,399
1974	9,963.54	5,691	5,453	5,009	13.68	366
1975	20,649.66	11,433	10,955	10,727	14.18	756
1976	7,011.45	3,760	3,603	3,759	14.68	256
1977	10,103.04	5,237	5,018	5,590	15.19	368
1978	51,757.73	25,885	24,803	29,543	15.71	1,881
1979	96,154.02	46,341	44,403	56,559	16.23	3,485
1980	151,604.59	70,201	67,265	91,920	16.77	5,481
1981	10,278.63	4,565	4,374	6,419	17.31	371
1982	379,505.83	161,385	154,636	243,845	17.85	13,661

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 311 ELECTRIC PUMPING EQUIPMENT

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR (1)	ORIGINAL COST (2)	CALCULATED ACCRUED (3)	ALLOC. BOOK RESERVE (4)	FUT. BOOK ACCRUALS (5)	REM. LIFE (6)	ANNUAL ACCRUAL (7)
SURVIVOR CURVE.. IOWA 30-R0.5						
NET SALVAGE PERCENT.. -5						
1983	41,730.58	16,927	16,219	27,598	18.41	1,499
1984	456,247.45	176,150	168,784	310,276	18.97	16,356
1985	40,257.08	14,752	14,135	28,135	19.53	1,441
1986	171,954.54	59,582	57,090	123,462	20.10	6,142
1987	13,520.46	4,411	4,227	9,969	20.68	482
1988	154,097.76	47,133	45,162	116,641	21.26	5,486
1989	191,960.97	54,824	52,531	149,028	21.84	6,824
1990	109,330.41	28,963	27,752	87,045	22.43	3,881
1991	489,941.25	119,710	114,704	399,734	23.02	17,365
1992	248,406.22	55,478	53,158	207,669	23.62	8,792
1993	147,685.37	29,882	28,632	126,438	24.22	5,220
1994	184,874.00	33,582	32,178	161,940	24.81	6,527
1995	358,694.19	57,624	55,214	321,415	25.41	12,649
1996	254,013.18	35,393	33,913	232,801	26.02	8,947
1997	1,996,154.18	236,215	226,337	1,869,625	26.62	70,234
1998	468,350.92	45,390	43,492	448,276	27.23	16,463
1999	99,029.88	7,487	7,174	96,807	27.84	3,477
2000	4,428,382.51	240,395	230,343	4,419,459	28.45	155,341
2001	147,120.60	4,789	4,588	149,889	29.07	5,156
2002	93,457.08	1,011	969	97,161	29.69	3,273
	11,359,511.80	1,996,137	1,912,905	10,014,584		403,020
COMPOSITE REMAINING LIFE AND ANNUAL ACCRUAL RATE, PCT..						24.8
						3.55

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 320 WATER TREATMENT EQUIPMENT

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR (1)	ORIGINAL COST (2)	CALCULATED ACCRUED (3)	ALLOC. BOOK RESERVE (4)	FUT. BOOK ACCRUALS (5)	REM. LIFE (6)	ANNUAL ACCRUAL (7)
SURVIVOR CURVE.. IOWA 30-L0.5						
NET SALVAGE PERCENT.. -10						
1881	575.10	617	633			
1901	12,135.60	11,725	13,349			
1905	153.58	145	169			
1916	15,506.97	13,873	17,058			
1934	102.87	85	113			
1936	86.15	70	95			
1937	8,239.14	6,655	9,063			
1949	439.91	324	484			
1956	96,952.90	66,229	99,953	6,695	11.37	589
1959	748,864.59	492,850	743,808	79,943	12.05	6,634
1960	29,521.08	19,182	28,949	3,524	12.28	287
1962	205.25	130	196	30	12.77	2
1965	4,878.77	2,946	4,446	921	13.53	68
1966	285.91	170	257	58	13.79	4
1968	140,563.45	80,758	121,880	32,740	14.33	2,285
1969	1,265.48	714	1,078	314	14.61	21
1971	1,335.83	726	1,096	373	15.18	25
1972	243.24	130	196	72	15.48	5
1973	6,426.72	3,351	5,057	2,012	15.78	128
1974	3,439.19	1,755	2,649	1,134	16.08	71
1975	6,601.36	3,295	4,973	2,288	16.39	140
1976	314.01	153	231	114	16.71	7
1977	262,394.52	124,776	188,312	100,322	17.03	5,891
1978	7,357.26	3,410	5,146	2,947	17.36	170
1979	5,157.47	2,328	3,513	2,160	17.69	122
1980	4,355.14	1,911	2,884	1,907	18.03	106
1981	1,131.64	482	727	518	18.38	28
1982	8,031.47	3,319	5,009	3,826	18.73	204
1983	10,453.27	4,182	6,311	5,188	19.09	272
1984	178,390.96	68,936	104,038	92,192	19.46	4,738
1985	98,311.28	36,628	55,279	52,863	19.84	2,664
1986	2,716.77	974	1,470	1,518	20.22	75
1987	86,899.72	29,920	45,155	50,435	20.61	2,447
1988	10,877.81	3,581	5,404	6,562	21.02	312
1989	18,504.95	5,801	8,755	11,600	21.45	541
1990	63,062.88	18,730	28,267	41,102	21.90	1,877
1991	606,020.68	169,322	255,540	411,083	22.38	18,368
1992	5,110.60	1,334	2,013	3,609	22.88	158

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 320 WATER TREATMENT EQUIPMENT

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR (1)	ORIGINAL COST (2)	CALCULATED ACCRUED (3)	ALLOC. BOOK RESERVE (4)	FUT. BOOK ACCRUALS (5)	REM. LIFE (6)	ANNUAL ACCRUAL (7)
SURVIVOR CURVE.. IOWA 30-L0.5						
NET SALVAGE PERCENT.. -10						
1993	178,836.96	43,279	65,317	131,404	23.40	5,616
1994	226,722.71	50,203	75,766	173,629	23.96	7,247
1995	233,435.20	46,734	70,531	186,248	24.54	7,590
1996	290,190.31	51,488	77,706	241,503	25.16	9,599
1997	555,812.25	85,595	129,180	482,213	25.80	18,690
1998	1,531,353.41	197,591	298,204	1,386,285	26.48	52,352
1999	161,613.81	16,658	25,140	152,635	27.19	5,614
2000	25,081,909.49	1,903,717	2,873,086	24,717,014	27.93	884,963
2001	458,424.16	21,532	32,496	471,771	28.72	16,427
2002	295,933.21	4,883	7,369	318,158	29.55	10,767
	31,461,145.03	3,603,197	5,428,351	29,178,910		1,067,104

COMPOSITE REMAINING LIFE AND ANNUAL ACCRUAL RATE, PCT.. 27.3 3.39

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 330 DISTRIBUTION RESERVOIRS AND STANDPIPES

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR (1)	ORIGINAL COST (2)	CALCULATED ACCRUED (3)	ALLOC. BOOK RESERVE (4)	FUT. BOOK ACCRUALS (5)	REM. LIFE (6)	ANNUAL ACCRUAL (7)
SURVIVOR CURVE.. IOWA 60-R3						
NET SALVAGE PERCENT.. -20						
1907	12,102.71	14,185	12,122	2,401	1.40	1,715
1931	2,977.91	3,115	2,662	911	7.69	118
1942	139.66	134	115	53	11.87	4
1950	48,078.38	42,244	36,101	21,593	16.07	1,344
1954	315,706.63	261,860	223,778	155,070	18.53	8,369
1955	1,008.69	823	703	507	19.18	26
1956	157,087.63	126,167	107,819	80,686	19.84	4,067
1957	146,662.78	115,840	98,993	77,002	20.51	3,754
1958	608.01	472	403	327	21.19	15
1960	68,561.66	51,281	43,823	38,451	22.60	1,701
1961	44,835.52	32,890	28,107	25,696	23.32	1,102
1962	321,230.13	230,977	197,386	188,090	24.05	7,821
1963	53,405.60	37,606	32,137	31,950	24.79	1,289
1964	3,598.73	2,481	2,120	2,198	25.53	86
1965	147,364.76	99,347	84,899	91,939	26.29	3,497
1966	239,893.54	158,042	135,058	152,814	27.06	5,647
1967	586.13	377	322	381	27.84	14
1969	132,604.49	81,106	69,311	89,814	29.42	3,053
1970	273,660.31	162,948	139,251	189,141	30.23	6,257
1971	20,877.65	12,093	10,334	14,719	31.04	474
1972	2,501.91	1,408	1,203	1,799	31.86	56
1975	1,640.09	840	718	1,250	34.38	36
1978	235,597.84	108,563	92,775	189,942	36.96	5,139
1979	6,012.08	2,664	2,277	4,937	37.84	130
1980	246,317.65	104,843	89,596	205,985	38.72	5,320
1981	378,891.05	154,497	132,029	322,640	39.61	8,145
1982	2,903.68	1,132	967	2,517	40.51	62
1983	23,157.16	8,609	7,357	20,432	41.41	493
1984	1,148.29	406	347	1,031	42.32	24
1985	17,224.26	5,773	4,933	15,736	43.24	364
1986	4,190.23	1,327	1,134	3,894	44.16	88
1987	43,885.57	13,097	11,192	41,471	45.08	920
1988	20,359.72	5,693	4,865	19,567	46.02	425
1989	452,919.16	118,103	100,928	442,575	46.96	9,425
1990	845,437.63	204,630	174,871	839,654	47.90	17,529
1991	80,674.76	17,987	15,371	81,439	48.85	1,667
1992	71,252.98	14,536	12,422	73,082	49.80	1,468
1993	14,438.59	2,672	2,283	15,043	50.75	296

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 330 DISTRIBUTION RESERVOIRS AND STANDPIPES

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR	ORIGINAL COST	CALCULATED ACCRUED	ALLOC. BOOK RESERVE	FUT. BOOK ACCRUALS	REM. LIFE	ANNUAL ACCRUAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)
SURVIVOR CURVE.. IOWA 60-R3						
NET SALVAGE PERCENT.. -20						
1994	1,063.38	176	150	1,126	51.71	22
1995	156,224.17	22,871	19,545	167,924	52.68	3,188
1996	24,724.89	3,139	2,683	26,987	53.65	503
1997	1,722,662.00	185,427	158,461	1,908,733	54.62	34,946
1998	41,209.63	3,635	3,106	46,346	55.59	834
1999	180,276.34	12,396	10,593	205,739	56.56	3,638
2000	945,007.55	46,494	39,733	1,094,276	57.54	19,018
2002	690,820.00	6,798	5,810	823,174	59.51	13,833
	8,201,531.53	2,481,704	2,120,793	7,721,042		177,922
COMPOSITE REMAINING LIFE AND ANNUAL ACCRUAL RATE, PCT..					43.4	2.17

PART III. RESULTS OF STUDY

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 331 MAINS - TRANSMISSION AND DISTRIBUTION

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR (1)	ORIGINAL COST (2)	CALCULATED ACCRUED (3)	ALLOC. BOOK RESERVE (4)	FUT. BOOK ACCRUALS (5)	REM. LIFE (6)	ANNUAL ACCRUAL (7)
SURVIVOR CURVE.. IOWA 90-R2.5						
NET SALVAGE PERCENT.. -25						
1880	94,598.93	103,917	102,903	15,346	10.91	1,407
1881	72,450.60	79,342	78,568	11,995	11.15	1,076
1882	3,638.68	3,973	3,934	614	11.39	54
1884	2,430.43	2,637	2,611	427	11.88	36
1885	398.74	431	427	71	12.13	6
1886	839.15	904	895	154	12.39	12
1887	4,100.97	4,405	4,362	764	12.65	60
1888	17,439.14	18,673	18,491	3,308	12.91	256
1889	23,086.90	24,634	24,394	4,465	13.18	339
1890	24,797.95	26,366	26,109	4,888	13.45	363
1891	20,117.77	21,310	21,102	4,045	13.73	295
1892	5,720.69	6,037	5,978	1,173	14.01	84
1893	25,795.91	27,121	26,856	5,389	14.30	377
1894	33,820.97	35,423	35,077	7,199	14.59	493
1895	18,693.77	19,498	19,308	4,059	14.90	272
1896	1,323.49	1,375	1,362	292	15.20	19
1897	3,177.42	3,287	3,255	717	15.52	46
1898	31,153.37	32,088	31,775	7,167	15.84	452
1899	42,435.15	43,512	43,087	9,957	16.17	616
1900	65,061.70	66,412	65,764	15,563	16.51	943
1901	38,295.79	38,904	38,524	9,346	16.86	554
1902	16,233.34	16,412	16,252	4,040	17.21	235
1903	19,340.45	19,454	19,264	4,912	17.58	279
1904	21,970.50	21,987	21,772	5,691	17.95	317
1905	16,702.32	16,625	16,463	4,415	18.33	241
1906	41,706.47	41,284	40,881	11,252	18.73	601
1907	25,230.27	24,833	24,591	6,947	19.13	363
1908	13,953.10	13,655	13,522	3,919	19.54	201
1909	15,021.96	14,613	14,470	4,307	19.96	216
1910	29,087.47	28,120	27,846	8,513	20.39	418
1911	88,083.94	84,627	83,801	26,304	20.83	1,263
1912	62,004.05	59,183	58,606	18,899	21.28	888
1913	38,714.31	36,701	36,343	12,050	21.74	554
1914	9,204.23	8,667	8,582	2,923	22.20	132
1915	59,457.98	55,593	55,051	19,271	22.68	850
1916	24,685.38	22,914	22,690	8,167	23.17	352
1917	6,923.40	6,378	6,316	2,338	23.67	99
1918	2,165.38	1,979	1,960	747	24.18	31

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 331 MAINS - TRANSMISSION AND DISTRIBUTION

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR (1)	ORIGINAL COST (2)	CALCULATED ACCRUED (3)	ALLOC. BOOK RESERVE (4)	FUT. BOOK ACCRUALS (5)	REM. LIFE (6)	ANNUAL ACCRUAL (7)
SURVIVOR CURVE.. IOWA 90-R2.5						
NET SALVAGE PERCENT.. -25						
1919	5,800.43	5,262	5,211	2,040	24.69	83
1920	7,517.80	6,764	6,698	2,699	25.22	107
1921	3,087.40	2,755	2,728	1,131	25.75	44
1922	13,613.97	12,045	11,927	5,090	26.30	194
1923	23,085.11	20,249	20,051	8,805	26.85	328
1924	133,969.53	116,453	115,317	52,145	27.41	1,902
1925	26,236.72	22,600	22,379	10,417	27.98	372
1926	76,757.56	65,503	64,864	31,083	28.56	1,088
1927	65,352.59	55,231	54,692	26,999	29.15	926
1928	28,029.46	23,454	23,225	11,812	29.75	397
1929	22,405.35	18,563	18,382	9,625	30.35	317
1930	36,149.26	29,638	29,349	15,838	30.97	511
1931	56,606.59	45,922	45,474	25,284	31.59	800
1932	2,576.87	2,068	2,048	1,173	32.22	36
1933	186.70	148	147	86	32.85	3
1934	27,608.01	21,669	21,458	13,052	33.49	390
1935	24,502.70	19,011	18,826	11,802	34.14	346
1936	66,909.03	51,294	50,794	32,842	34.80	944
1937	8,218.71	6,225	6,164	4,109	35.47	116
1938	52,359.29	39,165	38,783	26,666	36.14	738
1939	22,421.21	16,561	16,399	11,628	36.82	316
1940	24,166.05	17,620	17,448	12,760	37.50	340
1941	20,053.00	14,431	14,290	10,776	38.19	282
1942	11,486.33	8,154	8,074	6,284	38.89	162
1943	32,184.85	22,533	22,313	17,918	39.59	453
1944	9,713.31	6,705	6,640	5,502	40.30	137
1945	7,631.54	5,191	5,140	4,399	41.02	107
1946	123,867.30	83,022	82,212	72,622	41.74	1,740
1947	223,568.43	147,583	146,143	133,318	42.47	3,139
1948	111,271.26	72,326	71,620	67,469	43.20	1,562
1949	234,768.31	150,193	148,728	144,732	43.94	3,294
1950	93,356.55	58,745	58,172	58,524	44.69	1,310
1951	90,881.26	56,244	55,695	57,907	45.44	1,274
1952	73,808.75	44,913	44,475	47,786	46.19	1,035
1953	119,499.44	71,431	70,734	78,640	46.96	1,675
1954	469,120.89	275,491	272,803	313,598	47.72	6,572
1955	300,133.81	172,990	171,302	203,865	48.50	4,203
1956	1,096,486.61	620,337	614,284	756,324	49.27	15,351

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 331 MAINS - TRANSMISSION AND DISTRIBUTION

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR (1)	ORIGINAL COST (2)	CALCULATED ACCRUED (3)	ALLOC. BOOK RESERVE (4)	FUT. BOOK ACCRUALS (5)	REM. LIFE (6)	ANNUAL ACCRUAL (7)
SURVIVOR CURVE.. IOWA 90-R2.5						
NET SALVAGE PERCENT.. -25						
1957	303,395.99	168,309	166,667	212,578	50.06	4,246
1958	284,275.59	154,610	153,101	202,243	50.84	3,978
1959	951,932.16	507,142	502,194	687,721	51.64	13,318
1960	226,911.19	118,391	117,236	166,403	52.43	3,174
1961	340,511.20	173,831	172,135	253,504	53.24	4,762
1962	510,750.30	255,120	252,631	385,807	54.04	7,139
1963	761,342.50	371,535	367,910	583,768	54.86	10,641
1964	622,270.78	296,668	293,773	484,065	55.67	8,695
1965	728,526.39	338,947	335,640	575,018	56.50	10,177
1966	531,526.32	241,247	238,893	425,515	57.32	7,423
1967	459,176.85	203,128	201,146	372,825	58.15	6,411
1968	558,455.96	240,555	238,208	459,862	58.99	7,796
1969	1,086,501.09	455,244	450,802	907,324	59.83	15,165
1970	571,584.50	232,849	230,577	483,904	60.67	7,976
1971	722,083.10	285,584	282,798	619,806	61.52	10,075
1972	829,349.97	318,263	315,158	721,529	62.37	11,569
1973	702,613.99	261,197	258,649	619,618	63.23	9,799
1974	1,984,866.63	714,304	707,335	1,773,748	64.09	27,676
1975	715,063.02	248,753	246,326	647,503	64.95	9,969
1976	812,900.32	273,033	270,369	745,756	65.82	11,330
1977	1,055,681.07	341,777	338,442	981,159	66.69	14,712
1978	1,476,463.90	459,919	455,432	1,390,148	67.57	20,573
1979	1,118,181.58	334,616	331,351	1,066,376	68.45	15,579
1980	791,139.73	227,156	224,940	763,985	69.33	11,020
1981	378,803.87	104,076	103,061	370,444	70.22	5,275
1982	607,576.88	159,413	157,858	601,613	71.11	8,460
1983	871,804.49	217,951	215,824	873,932	72.00	12,138
1984	1,026,386.63	243,767	241,389	1,041,594	72.90	14,288
1985	949,521.71	213,642	211,557	975,345	73.80	13,216
1986	4,299,078.49	913,554	904,640	4,469,208	74.70	59,829
1987	1,760,890.00	351,958	348,524	1,852,589	75.61	24,502
1988	3,122,433.23	584,676	578,971	3,324,071	76.52	43,441
1989	2,155,829.87	376,462	372,789	2,321,998	77.43	29,988
1990	2,159,771.10	349,343	345,934	2,353,780	78.35	30,042
1991	2,223,380.00	331,284	328,052	2,451,173	79.27	30,922
1992	2,483,583.17	338,388	335,086	2,769,393	80.19	34,535
1993	2,376,738.51	293,527	290,663	2,680,260	81.11	33,045
1994	3,164,622.40	349,691	346,279	3,609,499	82.04	43,997

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 331 MAINS - TRANSMISSION AND DISTRIBUTION

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR	ORIGINAL COST	CALCULATED ACCRUED	ALLOC. BOOK RESERVE	FUT. BOOK ACCRUALS	REM. LIFE	ANNUAL ACCRUAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)
SURVIVOR CURVE.. IOWA 90-R2.5						
NET SALVAGE PERCENT.. -25						
1995	2,091,419.49	204,436	202,441	2,411,833	82.96	29,072
1996	3,640,868.38	308,564	305,553	4,245,532	83.90	50,602
1997	11,949,259.39	857,359	848,994	14,087,580	84.83	166,068
1998	2,506,605.43	147,576	146,136	2,987,121	85.76	34,831
1999	3,091,164.39	141,807	140,423	3,723,532	86.70	42,947
2000	12,374,502.36	405,265	401,311	15,066,817	87.64	171,917
2001	2,475,328.96	48,888	48,411	3,045,750	88.58	34,384
2002	8,725,347.27	56,715	56,162	10,850,522	89.53	121,194
	97,345,674.20	17,662,283	17,489,952	104,192,135		1,355,290

COMPOSITE REMAINING LIFE AND ANNUAL ACCRUAL RATE, PCT.. 76.9 1.39

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 332 MAINS - FIRE

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR (1)	ORIGINAL COST (2)	CALCULATED ACCRUED (3)	ALLOC. BOOK RESERVE (4)	FUT. BOOK ACCRUALS (5)	REM. LIFE (6)	ANNUAL ACCRUAL (7)
SURVIVOR CURVE.. IOWA 90-R2.5						
NET SALVAGE PERCENT.. -25						
1970	661.98	270	322	505	60.67	8
1971	23.30	9	11	18	61.52	
1972	656.23	252	300	520	62.37	8
1978	707.89	221	263	622	67.57	9
1979	1,018.06	305	363	910	68.45	13
1980	18,096.33	5,196	6,192	16,428	69.33	237
1981	1,260.55	346	412	1,164	70.22	17
1982	2,039.39	535	638	1,911	71.11	27
1984	18,506.33	4,395	5,237	17,896	72.90	245
1985	11,002.10	2,475	2,949	10,804	73.80	146
1986	14,871.41	3,160	3,766	14,823	74.70	198
1987	15,383.48	3,075	3,665	15,564	75.61	206
1988	10,540.41	1,974	2,352	10,824	76.52	141
1989	8,202.47	1,432	1,707	8,546	77.43	110
1990	10,153.92	1,642	1,957	10,735	78.35	137
1991	28,047.23	4,179	4,980	30,079	79.27	379
1992	9,750.19	1,328	1,583	10,605	80.19	132
1993	20,496.58	2,531	3,016	22,605	81.11	279
1994	21,549.23	2,381	2,837	24,100	82.04	294
1995	28,593.97	2,795	3,331	32,411	82.96	391
1996	8,978.58	761	907	10,316	83.90	123
1997	46,256.12	3,319	3,955	53,865	84.83	635
1998	16,909.37	996	1,187	19,950	85.76	233
1999	18,774.64	861	1,026	22,442	86.70	259
2000	55,642.73	1,822	2,171	67,382	87.64	769
2001	32,734.42	647	771	40,147	88.58	453
2002	12,792.18	83	99	15,891	89.53	177
	413,649.09	46,990	55,997	461,063		5,626

COMPOSITE REMAINING LIFE AND ANNUAL ACCRUAL RATE, PCT.. 82.0 1.36

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 333 SERVICES

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR (1)	ORIGINAL COST (2)	CALCULATED ACCRUED (3)	ALLOC. BOOK RESERVE (4)	FUT. BOOK ACCRUALS (5)	REM. LIFE (6)	ANNUAL ACCRUAL (7)
SURVIVOR CURVE.. IOWA 75-R1.5						
NET SALVAGE PERCENT.. -60						
1923	55.69	63	77	12	22.07	1
1924	3,815.29	4,273	5,245	859	22.51	38
1925	5,317.97	5,904	7,248	1,261	22.96	55
1926	7,206.54	7,932	9,737	1,793	23.41	77
1927	853.80	931	1,143	223	23.88	9
1928	6,209.76	6,710	8,237	1,699	24.35	70
1929	4,408.06	4,719	5,793	1,260	24.82	51
1930	5,210.81	5,523	6,780	1,557	25.31	62
1931	4,321.87	4,536	5,568	1,347	25.80	52
1932	2,754.27	2,862	3,513	894	26.29	34
1933	2,579.54	2,653	3,257	870	26.80	32
1934	2,541.22	2,586	3,174	892	27.31	33
1935	3,348.51	3,369	4,136	1,222	27.83	44
1936	11,411.10	11,356	13,940	4,318	28.35	152
1937	6,813.53	6,702	8,227	2,675	28.89	93
1938	6,618.45	6,435	7,899	2,691	29.42	91
1939	5,651.31	5,429	6,664	2,378	29.97	79
1940	10,864.50	10,310	12,656	4,727	30.52	155
1941	6,166.68	5,778	7,093	2,774	31.08	89
1942	4,834.32	4,471	5,488	2,247	31.65	71
1943	899.09	821	1,008	431	32.22	13
1944	841.93	758	930	417	32.80	13
1945	6,921.21	6,145	7,543	3,531	33.38	106
1946	29,913.17	26,185	32,144	15,717	33.97	463
1947	17,302.51	14,924	18,320	9,364	34.57	271
1948	18,524.26	15,735	19,316	10,323	35.18	293
1949	16,006.39	13,389	16,436	9,174	35.79	256
1950	19,985.82	16,459	20,204	11,773	36.40	323
1951	18,361.88	14,878	18,264	11,115	37.02	300
1952	24,485.50	19,510	23,950	15,227	37.65	404
1953	30,223.41	23,676	29,064	19,293	38.28	504
1954	33,729.40	25,964	31,872	22,095	38.92	568
1955	49,467.70	37,390	45,899	33,249	39.57	840
1956	42,430.52	31,480	38,644	29,245	40.22	727
1957	42,227.84	30,749	37,746	29,819	40.87	730
1958	53,311.19	38,068	46,731	38,567	41.53	929
1959	61,064.93	42,726	52,449	45,255	42.20	1,072
1960	43,199.51	29,611	36,349	32,770	42.87	764

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 333 SERVICES

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR	ORIGINAL COST	CALCULATED ACCRUED	ALLOC. BOOK RESERVE	FUT. BOOK ACCRUALS	REM. LIFE	ANNUAL ACCRUAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)
SURVIVOR CURVE.. IOWA 75-R1.5						
NET SALVAGE PERCENT.. -60						
1961	42,588.84	28,572	35,074	33,068	43.55	759
1962	54,458.85	35,751	43,887	43,247	44.23	978
1963	71,220.24	45,718	56,122	57,830	44.91	1,288
1964	91,045.74	57,104	70,099	75,574	45.60	1,657
1965	64,037.51	39,211	48,134	54,326	46.30	1,173
1966	72,003.99	43,007	52,794	62,412	47.00	1,328
1967	73,301.27	42,691	52,406	64,876	47.70	1,360
1968	60,884.08	34,533	42,391	55,024	48.41	1,137
1969	76,376.45	42,172	51,769	70,433	49.12	1,434
1970	89,081.55	47,819	58,701	83,829	49.84	1,682
1971	101,795.03	53,080	65,159	97,713	50.56	1,933
1972	118,060.89	59,710	73,298	115,599	51.29	2,254
1973	114,974.19	56,365	69,192	114,767	52.02	2,206
1974	93,892.64	44,573	54,716	95,512	52.75	1,811
1975	99,873.69	45,846	56,279	103,519	53.48	1,936
1976	124,710.82	55,292	67,874	131,663	54.22	2,428
1977	129,968.41	55,543	68,183	139,766	54.97	2,543
1978	150,317.85	61,859	75,936	164,573	55.71	2,954
1979	192,905.62	76,298	93,661	214,988	56.46	3,808
1980	154,743.38	58,703	72,062	175,527	57.22	3,068
1981	113,568.88	41,266	50,657	131,053	57.97	2,261
1982	118,419.63	41,096	50,448	139,023	58.73	2,367
1983	192,780.92	63,787	78,302	230,147	59.49	3,869
1984	205,915.07	64,740	79,472	249,992	60.26	4,149
1985	320,178.28	95,439	117,157	395,128	61.03	6,474
1986	454,148.95	127,888	156,990	569,648	61.80	9,218
1987	412,924.84	109,409	134,306	526,374	62.58	8,411
1988	410,190.38	101,858	125,037	531,268	63.36	8,385
1989	497,352.60	115,227	141,448	654,316	64.14	10,201
1990	417,566.31	89,793	110,227	557,879	64.92	8,593
1991	512,457.57	101,590	124,708	695,224	65.71	10,580
1992	629,696.32	114,151	140,128	867,386	66.50	13,043
1993	856,471.09	140,735	172,761	1,197,593	67.30	17,795
1994	877,019.96	129,097	158,475	1,244,757	68.10	18,278
1995	666,346.03	86,678	106,403	959,751	68.90	13,930
1996	1,002,017.74	113,348	139,142	1,464,086	69.70	21,006
1997	938,421.52	89,938	110,404	1,391,070	70.51	19,729
1998	964,029.14	75,734	92,968	1,449,479	71.32	20,324

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 333 SERVICES

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR (1)	ORIGINAL COST (2)	CALCULATED ACCRUED (3)	ALLOC. BOOK RESERVE (4)	FUT. BOOK ACCRUALS (5)	REM. LIFE (6)	ANNUAL ACCRUAL (7)
SURVIVOR CURVE.. IOWA 75-R1.5						
NET SALVAGE PERCENT.. -60						
1999	977,921.99	59,927	73,564	1,491,111	72.13	20,673
2000	1,130,833.68	49,395	60,635	1,748,699	72.95	23,971
2001	1,128,659.91	29,616	36,356	1,769,500	73.77	23,987
2002	1,147,052.13	10,094	12,391	1,822,892	74.59	24,439
	16,560,093.46	3,325,663	4,082,460	22,413,686		339,284
COMPOSITE REMAINING LIFE AND ANNUAL ACCRUAL RATE, PCT..					66.1	2.05

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 334 METERS AND METER INSTALLATIONS

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR	ORIGINAL COST	CALCULATED ACCRUED	ALLOC. BOOK RESERVE	FUT. BOOK ACCRUALS	REM. LIFE	ANNUAL ACCRUAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)
SURVIVOR CURVE.. IOWA 20-L1.5						
NET SALVAGE PERCENT.. 0						
1910	9.44	9	9			
1915	55.66	56	56			
1916	201.77	202	202			
1917	20.07	20	20			
1919	55.13	55	55			
1920	160.69	161	161			
1921	62.22	62	62			
1922	153.11	153	153			
1923	302.40	302	302			
1924	393.06	393	393			
1925	951.42	951	951			
1926	2,440.48	2,440	2,440			
1927	2,553.19	2,553	2,553			
1928	1,495.91	1,496	1,496			
1929	4,088.64	4,089	4,089			
1930	6,577.86	6,578	6,578			
1931	5,077.72	5,078	5,078			
1932	1,019.94	1,020	1,020			
1933	1,695.27	1,695	1,695			
1934	4,355.37	4,355	4,355			
1935	3,151.35	3,151	3,151			
1936	4,396.57	4,397	4,397			
1937	2,846.54	2,847	2,847			
1938	4,324.68	4,325	4,325			
1939	3,828.22	3,828	3,828			
1940	4,007.87	3,928	3,359	649	0.40	649
1941	4,308.56	4,201	3,592	717	0.50	717
1942	1,970.93	1,904	1,628	343	0.68	343
1943	723.52	694	593	131	0.82	131
1944	1,690.36	1,608	1,375	315	0.98	315
1945	3,176.59	2,997	2,563	614	1.13	543
1946	7,430.24	6,951	5,943	1,487	1.29	1,153
1947	9,403.24	8,717	7,453	1,950	1.46	1,336
1948	11,458.83	10,536	9,009	2,450	1.61	1,522
1949	10,517.19	9,586	8,196	2,321	1.77	1,311
1950	14,174.95	12,814	10,957	3,218	1.92	1,676
1951	13,652.91	12,240	10,466	3,187	2.07	1,540
1952	15,048.37	13,386	11,446	3,602	2.21	1,630

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 334 METERS AND METER INSTALLATIONS

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR (1)	ORIGINAL COST (2)	CALCULATED ACCRUED (3)	ALLOC. BOOK RESERVE (4)	FUT. BOOK ACCRUALS (5)	REM. LIFE (6)	ANNUAL ACCRUAL (7)
SURVIVOR CURVE.. IOWA 20-L1.5						
NET SALVAGE PERCENT.. 0						
1953	44,849.57	39,557	33,823	11,027	2.36	4,672
1954	42,986.81	37,613	32,161	10,826	2.50	4,330
1955	46,001.19	39,906	34,122	11,879	2.65	4,483
1956	61,524.70	52,880	45,215	16,310	2.81	5,804
1957	56,315.81	47,981	41,026	15,290	2.96	5,166
1958	47,266.16	39,893	34,110	13,156	3.12	4,217
1959	46,077.49	38,498	32,918	13,159	3.29	4,000
1960	40,048.77	33,120	28,319	11,730	3.46	3,390
1961	34,073.69	27,872	23,832	10,242	3.64	2,814
1962	37,406.28	30,262	25,875	11,531	3.82	3,019
1963	40,741.93	32,594	27,869	12,873	4.00	3,218
1964	50,997.39	40,313	34,470	16,527	4.19	3,944
1965	46,539.83	36,324	31,059	15,481	4.39	3,526
1966	54,408.95	41,922	35,845	18,564	4.59	4,044
1967	40,778.00	31,012	26,517	14,261	4.79	2,977
1968	47,664.13	35,748	30,566	17,098	5.00	3,420
1969	61,429.00	45,396	38,816	22,613	5.22	4,332
1970	56,632.42	41,228	35,252	21,380	5.44	3,930
1971	61,836.62	44,306	37,884	23,953	5.67	4,225
1972	83,262.81	58,700	50,191	33,072	5.90	5,605
1973	79,599.95	55,163	47,167	32,433	6.14	5,282
1974	100,144.46	68,148	58,270	41,874	6.39	6,553
1975	77,595.46	51,873	44,354	33,241	6.63	5,014
1976	110,542.10	72,460	61,957	48,585	6.89	7,052
1977	141,467.38	90,964	77,779	63,688	7.14	8,920
1978	144,844.07	91,252	78,025	66,819	7.40	9,030
1979	136,068.53	83,954	71,785	64,284	7.66	8,392
1980	106,699.82	64,447	55,105	51,595	7.92	6,515
1981	93,043.63	54,942	46,978	46,066	8.19	5,625
1982	125,357.93	72,394	61,900	63,458	8.45	7,510
1983	200,861.46	113,286	96,865	103,996	8.72	11,926
1984	165,598.37	91,079	77,877	87,721	9.00	9,747
1985	290,966.43	155,958	133,352	157,614	9.28	16,984
1986	231,548.05	120,752	103,249	128,299	9.57	13,406
1987	261,196.60	132,165	113,007	148,190	9.88	14,999
1988	312,654.87	152,888	130,727	181,928	10.22	17,801
1989	163,444.22	76,982	65,823	97,621	10.58	9,227
1990	175,713.80	79,335	67,835	107,879	10.97	9,834

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 334 METERS AND METER INSTALLATIONS

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR (1)	ORIGINAL COST (2)	CALCULATED ACCRUED (3)	ALLOC. BOOK RESERVE (4)	FUT. BOOK ACCRUALS (5)	REM. LIFE (6)	ANNUAL ACCRUAL (7)
SURVIVOR CURVE.. IOWA 20-L1.5						
NET SALVAGE PERCENT.. 0						
1991	230,509.21	99,004	84,653	145,856	11.41	12,783
1992	545,197.80	221,078	189,032	356,166	11.89	29,955
1993	463,835.98	175,562	150,114	313,722	12.43	25,239
1994	328,840.88	114,765	98,130	230,711	13.02	17,720
1995	655,582.37	207,164	177,135	478,447	13.68	34,974
1996	841,733.33	236,527	202,242	639,491	14.38	44,471
1997	840,418.90	204,642	174,979	665,440	15.13	43,981
1998	821,948.46	167,677	143,372	678,576	15.92	42,624
1999	784,399.38	127,073	108,653	675,746	16.76	40,319
2000	848,453.66	100,118	85,606	762,848	17.64	43,245
2001	634,740.89	45,701	39,076	595,665	18.56	32,094
2002	1,537,564.18	36,902	31,553	1,506,011	19.52	77,152
	12,599,193.99	4,299,158	3,683,266	8,915,926		712,356
COMPOSITE REMAINING LIFE AND ANNUAL ACCRUAL RATE, PCT..					12.5	5.65

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 335 FIRE HYDRANTS

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR (1)	ORIGINAL COST (2)	CALCULATED ACCRUED (3)	ALLOC. BOOK RESERVE (4)	FUT. BOOK ACCRUALS (5)	REM. LIFE (6)	ANNUAL ACCRUAL (7)
SURVIVOR CURVE.. IOWA 67-R2.5						
NET SALVAGE PERCENT.. -20						
1880	1,831.88	2,182	2,198			
1881	1,132.44	1,344	1,359			
1882	97.80	116	117			
1884	46.05	54	55			
1885	21.58	25	26			
1887	67.27	78	81			
1888	171.94	198	206			
1889	448.66	515	538			
1890	289.80	331	348			
1891	299.48	341	359			
1892	272.75	309	327			
1893	376.43	425	452			
1894	127.91	144	153			
1895	180.24	202	216			
1896	39.56	44	47			
1897	122.19	136	147			
1898	1,230.15	1,363	1,476			
1899	23.91	26	29			
1900	4,103.52	4,515	4,924			
1901	3,574.87	3,920	4,290			
1902	1,514.89	1,655	1,818			
1903	738.23	804	886			
1904	915.41	993	1,098			
1905	781.77	845	938			
1906	1,143.50	1,231	1,372			
1907	241.75	259	290			
1908	463.92	496	557			
1909	618.54	658	742			
1910	2,016.34	2,137	2,420			
1911	2,612.36	2,758	3,135			
1912	648.35	682	778			
1913	683.44	716	820			
1914	630.20	657	756			
1915	1,051.74	1,092	1,262			
1916	823.87	852	989			
1917	161.91	167	194			
1918	441.84	453	530			
1919	372.54	380	447			

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 335 FIRE HYDRANTS

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR	ORIGINAL COST	CALCULATED ACCRUED	ALLOC. BOOK RESERVE	FUT. BOOK ACCRUALS	REM. LIFE	ANNUAL ACCRUAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)
SURVIVOR CURVE.. IOWA 67-R2.5						
NET SALVAGE PERCENT.. -20						
1920	798.63	810	958			
1921	377.83	381	453			
1922	1,077.75	1,082	1,293			
1923	718.49	717	862			
1924	1,827.97	1,815	2,194			
1925	1,872.25	1,848	2,247			
1926	2,961.36	2,905	3,554			
1927	861.05	839	1,033			
1928	941.41	912	1,130			
1929	1,182.42	1,137	1,419			
1930	823.39	786	988			
1931	301.35	286	362			
1932	171.12	161	205			
1934	717.04	663	860			
1935	243.84	224	293			
1936	193.02	175	232			
1937	56.84	51	68			
1939	282.11	249	339			
1940	262.72	230	315			
1941	797.90	690	957			
1942	138.64	119	166			
1943	736.87	623	883	1	19.81	
1945	40.93	34	48	1	20.95	
1946	259.11	211	299	12	21.53	1
1947	1,246.22	1,002	1,420	75	22.12	3
1948	2,985.14	2,367	3,353	229	22.73	10
1949	2,874.88	2,248	3,185	265	23.34	11
1950	4,081.01	3,145	4,456	441	23.97	18
1951	5,517.89	4,189	5,935	686	24.61	28
1952	2,511.72	1,878	2,661	353	25.26	14
1953	1,332.67	981	1,390	209	25.91	8
1954	11,316.98	8,193	11,608	1,972	26.58	74
1955	15,801.90	11,250	15,939	3,023	27.25	111
1956	33,185.26	23,216	32,892	6,930	27.94	248
1957	10,156.06	6,980	9,889	2,298	28.63	80
1958	8,171.73	5,513	7,811	1,995	29.33	68
1959	42,538.44	28,157	39,892	11,154	30.04	371
1960	59,716.06	38,761	54,915	16,744	30.76	544

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 335 FIRE HYDRANTS

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR	ORIGINAL COST	CALCULATED ACCRUED	ALLOC. BOOK RESERVE	FUT. BOOK ACCRUALS	REM. LIFE	ANNUAL ACCRUAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)
SURVIVOR CURVE.. IOWA 67-R2.5						
NET SALVAGE PERCENT.. -20						
1961	21,466.53	13,655	19,346	6,414	31.48	204
1962	28,796.33	17,938	25,414	9,142	32.22	284
1963	62,614.47	38,177	54,088	21,049	32.96	639
1964	44,674.18	26,638	37,740	15,869	33.71	471
1965	29,131.60	16,979	24,055	10,903	34.46	316
1966	37,363.77	21,266	30,129	14,708	35.22	418
1967	27,527.97	15,288	21,660	11,374	35.99	316
1968	23,079.23	12,496	17,704	9,991	36.77	272
1969	37,484.15	19,765	28,002	16,979	37.56	452
1970	35,613.95	18,274	25,890	16,847	38.35	439
1971	55,577.65	27,724	39,278	27,415	39.15	700
1972	66,898.06	32,408	45,915	34,363	39.95	860
1973	103,726.33	48,743	69,058	55,414	40.76	1,360
1974	75,657.07	34,445	48,801	41,987	41.58	1,010
1975	83,106.00	36,620	51,882	47,845	42.40	1,128
1976	119,154.86	50,731	71,874	71,112	43.23	1,645
1977	148,635.57	61,036	86,474	91,889	44.07	2,085
1978	197,373.04	78,089	110,634	126,214	44.91	2,810
1979	162,905.01	62,008	87,851	107,635	45.75	2,353
1980	102,408.43	37,395	52,980	69,910	46.61	1,500
1981	86,126.52	30,127	42,683	60,669	47.47	1,278
1982	120,714.32	40,372	57,198	87,659	48.33	1,814
1983	120,731.84	38,494	54,537	90,341	49.20	1,836
1984	225,034.34	68,239	96,679	173,362	50.07	3,462
1985	260,037.55	74,766	105,926	206,119	50.95	4,046
1986	335,324.44	91,061	129,012	273,377	51.84	5,273
1987	342,676.63	87,629	124,150	287,062	52.72	5,445
1988	315,754.87	75,667	107,202	271,704	53.62	5,067
1989	231,168.65	51,680	73,219	204,183	54.52	3,745
1990	249,416.27	51,719	73,274	226,026	55.42	4,078
1991	202,940.93	38,819	54,997	188,532	56.32	3,348
1992	209,493.57	36,653	51,929	199,463	57.23	3,485
1993	331,906.55	52,614	74,542	323,746	58.15	5,567
1994	280,246.89	39,817	56,411	279,885	59.07	4,738
1995	372,501.25	46,756	66,242	380,760	59.99	6,347
1996	388,933.77	42,425	60,106	406,615	60.91	6,676
1997	796,515.79	73,598	104,271	851,548	61.84	13,770
1998	338,277.72	25,614	36,289	369,644	62.77	5,889

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 335 FIRE HYDRANTS

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR (1)	ORIGINAL COST (2)	CALCULATED ACCRUED (3)	ALLOC. BOOK RESERVE (4)	FUT. BOOK ACCRUALS (5)	REM. LIFE (6)	ANNUAL ACCRUAL (7)
SURVIVOR CURVE.. IOWA 67-R2.5						
NET SALVAGE PERCENT.. -20						
1999	365,399.94	21,529	30,502	407,978	63.71	6,404
2000	391,201.97	16,524	23,411	446,031	64.64	6,900
2001	204,927.81	5,213	7,386	238,527	65.58	3,637
2002	491,154.38	4,126	5,845	583,540	66.53	8,771
	8,373,079.23	1,871,048	2,637,470	7,410,219		132,427
COMPOSITE REMAINING LIFE AND ANNUAL ACCRUAL RATE, PCT..					56.0	1.58

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 339.10 MISCELLANEOUS INTANGIBLE PLANT - OTHER

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR	ORIGINAL COST	CALCULATED ACCRUED	ALLOC. BOOK RESERVE	FUT. BOOK ACCRUALS	REM. LIFE	ANNUAL ACCRUAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)

SURVIVOR CURVE.. 25-SQUARE
NET SALVAGE PERCENT.. 0

2000	2,294.00	229	306,586	304,292-		
	2,294.00	229	306,586	304,292-		

COMPOSITE REMAINING LIFE AND ANNUAL ACCRUAL RATE, PCT.. 0.0 0.00

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 339.40 MISCELLANEOUS WATER TREATMENT - OTHER

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR (1)	ORIGINAL COST (2)	CALCULATED ACCRUED (3)	ALLOC. BOOK RESERVE (4)	FUT. BOOK ACCRUALS (5)	REM. LIFE (6)	ANNUAL ACCRUAL (7)
SURVIVOR CURVE.. 30-SQUARE						
NET SALVAGE PERCENT.. 0						
1999	8,445.00	986	3,064	5,381	26.50	203
2001	23,864.13	1,193	3,707	20,157	28.50	707
2002	1,342,722.55	22,423	69,673	1,273,050	29.50	43,154
	1,375,031.68	24,602	76,444	1,298,588		44,064
COMPOSITE REMAINING LIFE AND ANNUAL ACCRUAL RATE, PCT..					29.5	3.20

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 339.50 MISCELLANEOUS TRANS. & DISTR. - OTHER

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR (1)	ORIGINAL COST (2)	CALCULATED ACCRUED (3)	ALLOC. BOOK RESERVE (4)	FUT. BOOK ACCRUALS (5)	REM. LIFE (6)	ANNUAL ACCRUAL (7)
SURVIVOR CURVE.. IOWA 50-R3						
NET SALVAGE PERCENT.. 0						
1956	88.06	67	40	48	11.85	4
1958	905.48	671	405	500	12.96	39
1959	342.52	250	151	192	13.54	14
1960	271.56	195	118	154	14.14	11
1961	900.89	635	383	518	14.75	35
1962	924.06	640	386	538	15.39	35
1963	178.51	121	73	106	16.03	7
1964	1,322.62	881	532	791	16.70	47
1966	806.86	515	311	496	18.07	27
1967	1,584.73	990	598	987	18.77	53
1968	5,405.26	3,298	1,992	3,413	19.49	175
1969	1,798.40	1,071	647	1,151	20.22	57
1970	2,638.54	1,532	925	1,714	20.97	82
1971	645.00	365	220	425	21.72	20
1977	106.18	50	30	76	26.48	3
1983	690.30	254	154	536	31.60	17
1986	1.18			1	34.28	
	18,610.15	11,535	6,965	11,646		626
COMPOSITE REMAINING LIFE AND ANNUAL ACCRUAL RATE, PCT..					18.6	3.36

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 339.60 MISCELLANEOUS INTANGIBLE PLANT - SOFTWARE

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR	ORIGINAL COST	CALCULATED ACCRUED	ALLOC. BOOK RESERVE	FUT. BOOK ACCRUALS	REM. LIFE	ANNUAL ACCRUAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)

SURVIVOR CURVE.. 30-SQUARE
NET SALVAGE PERCENT.. 0

1997	284,734.98	52,192	336,591	51,856-		
	284,734.98	52,192	336,591	51,856-		

COMPOSITE REMAINING LIFE AND ANNUAL ACCRUAL RATE, PCT.. 0.0 0.00

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 340.10 OFFICE FURNITURE AND EQUIPMENT - FURNITURE

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR	ORIGINAL COST	CALCULATED ACCRUED	ALLOC. BOOK RESERVE	FUT. BOOK ACCRUALS	REM. LIFE	ANNUAL ACCRUAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)
SURVIVOR CURVE.. 20-SQUARE						
NET SALVAGE PERCENT.. 0						
1964	1,158.23	1,158	1,158			
1965	1,719.52	1,720	1,720			
1966	1,397.15	1,397	1,397			
1967	1,395.03	1,395	1,395			
1968	551.09	551	551			
1969	2,507.08	2,507	2,507			
1970	1,299.82	1,300	1,300			
1971	731.18	731	731			
1972	3,717.56	3,718	3,718			
1973	807.34	807	807			
1974	13,546.97	13,547	13,547			
1975	460.23	460	460			
1976	4,622.82	4,623	4,623			
1977	3,287.80	3,288	3,288			
1978	953.54	954	954			
1979	305.23	305	305			
1980	3,129.01	3,129	3,129			
1981	1,803.52	1,804	1,804			
1982	1,386.38	1,386	1,386			
1983	14,222.82	13,867	14,223			
1984	6,212.65	5,747	6,213			
1985	17,600.90	15,401	17,601			
1986	6,695.01	5,523	6,695			
1987	9,500.39	7,363	9,500			
1988	3,601.13	2,611	3,601			
1989	16,945.74	11,438	16,946			
1990	97,168.11	60,730	97,168			
1991	31,811.17	18,291	31,811			
1992	39,460.47	20,717	39,460			
1993	44,946.15	21,349	44,946			
1994	49,839.62	21,182	49,840			
1995	23,591.27	8,847	23,591			
1996	43,921.66	14,275	42,641	1,281	13.50	95
1997	31,720.72	8,723	26,056	5,665	14.50	391
1998	15,878.11	3,573	10,673	5,205	15.50	336
1999	4,353.71	762	2,276	2,078	16.50	126
2000	160,852.62	20,107	60,061	100,792	17.50	5,760
2001	6,084.64	456	1,362	4,723	18.50	255

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 340.10 OFFICE FURNITURE AND EQUIPMENT - FURNITURE

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR (1)	ORIGINAL COST (2)	CALCULATED ACCRUED (3)	ALLOC. BOOK RESERVE (4)	FUT. BOOK ACCRUALS (5)	REM. LIFE (6)	ANNUAL ACCRUAL (7)
SURVIVOR CURVE.. 20-SQUARE						
NET SALVAGE PERCENT.. 0						
2002	4,152.58	104	311	3,842	19.50	197
	673,338.97	305,846	549,755	123,586		7,160
COMPOSITE REMAINING LIFE AND ANNUAL ACCRUAL RATE, PCT..					17.3	1.06

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 340.20 OFFICE FURN. & EQUIP. - COMPUTER HARDWARE

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR	ORIGINAL COST	CALCULATED ACCRUED	ALLOC. BOOK RESERVE	FUT. BOOK ACCRUALS	REM. LIFE	ANNUAL ACCRUAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)
SURVIVOR CURVE.. 10-SQUARE						
NET SALVAGE PERCENT.. 0						
1972	159.00	159	159			
1984	155.27	155	155			
1985	673.75	674	674			
1986	3,849.62	3,850	3,850			
1987	6,968.51	6,969	6,969			
1988	742.07	742	742			
1989	6,305.88	6,306	6,306			
1990	49,207.18	49,207	49,207			
1991	19,334.08	19,334	19,334			
1992	205,108.09	205,108	205,108			
1993	4,052.75	3,850	1,273	2,780	0.50	2,780
1994	1,120.13	952	315	805	1.50	537
1995	90,830.08	68,123	22,533	68,297	2.50	27,319
1996	87,765.69	57,048	18,870	68,896	3.50	19,685
1997	65,476.18	36,012	11,912	53,564	4.50	11,903
1998	443,885.01	199,748	66,070	377,815	5.50	68,694
1999	13,552.46	4,743	1,569	11,983	6.50	1,844
2000	35,994.00	8,999	2,977	33,017	7.50	4,402
2001	66,918.66	10,038	3,320	63,599	8.50	7,482
2002	34,581.00	1,729	572	34,009	9.50	3,580
	1,136,679.41	683,746	421,915	714,765		148,226

COMPOSITE REMAINING LIFE AND ANNUAL ACCRUAL RATE, PCT.. 4.8 13.04

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 340.30 OFFICE FURN. & EQUIP. - COMPUTER SOFTWARE

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR (1)	ORIGINAL COST (2)	CALCULATED ACCRUED (3)	ALLOC. BOOK RESERVE (4)	FUT. BOOK ACCRUALS (5)	REM. LIFE (6)	ANNUAL ACCRUAL (7)
SURVIVOR CURVE.. 8-SQUARE						
NET SALVAGE PERCENT.. 0						
1984	300.40	300	300			
1986	97.50	98	98			
1988	3,503.85	3,504	3,504			
1989	420.10	420	420			
1991	24,941.40	24,941	24,941			
1992	30,174.45	30,174	30,174			
1994	933.10	933	933			
1995	107,964.98	101,217	65,874	42,091	0.50	42,091
1996	28,528.68	23,180	15,086	13,443	1.50	8,962
1997	3,553.87	2,443	1,590	1,964	2.50	786
1998	89,594.60	50,397	32,799	56,796	3.50	16,227
1999	629,633.25	275,465	179,276	450,357	4.50	100,079
2000	264,492.34	82,654	53,793	210,699	5.50	38,309
2001	24,831.94	4,656	3,030	21,802	6.50	3,354
2002	59,743.94	3,734	2,430	57,314	7.50	7,642
	1,268,714.40	604,116	414,248	854,466		217,450
COMPOSITE REMAINING LIFE AND ANNUAL ACCRUAL RATE, PCT..					3.9	17.14

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 340.50 OFFICE FURN. & EQUIP. - EQUIPMENT

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR	ORIGINAL COST	CALCULATED ACCRUED	ALLOC. BOOK RESERVE	FUT. BOOK ACCRUALS	REM. LIFE	ANNUAL ACCRUAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)
SURVIVOR CURVE.. 15-SQUARE						
NET SALVAGE PERCENT.. 0						
1949	22.44	22	22			
1954	16.00	16	16			
1961	2,549.51	2,550	2,550			
1968	247.20	247	247			
1970	556.20	556	556			
1971	535.60	536	536			
1972	57.10	57	57			
1975	145.55	146	146			
1978	715.57	716	716			
1979	363.89	364	364			
1980	1,808.31	1,808	1,808			
1981	395.48	395	395			
1982	3,286.05	3,286	3,286			
1983	1,603.32	1,603	1,603			
1984	446.41	446	446			
1985	2,352.40	2,352	2,352			
1986	2,308.00	2,308	2,308			
1987	14,665.80	14,666	14,666			
1989	4,984.05	4,486	678-	5,662	1.50	3,775
1991	2,683.53	2,057	311-	2,995	3.50	856
1992	321.32	225	34-	355	4.50	79
1993	3,401.02	2,154	326-	3,727	5.50	678
1995	695.28	348	53-	748	7.50	100
1996	2,353.45	1,020	154-	2,507	8.50	295
1998	7,484.35	2,245	339-	7,823	10.50	745
1999	1,944.00	454	69-	2,013	11.50	175
2000	178,859.52	29,816	4,506-	183,366	12.50	14,669
2002	1,369.72	46	7-	1,377	14.50	95
	236,171.07	74,925	25,597	210,573		21,467

COMPOSITE REMAINING LIFE AND ANNUAL ACCRUAL RATE, PCT.. 9.8 9.09

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 341.10 TRANSPORTATION EQUIPMENT - LIGHT TRUCKS

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR (1)	ORIGINAL COST (2)	CALCULATED ACCRUED (3)	ALLOC. BOOK RESERVE (4)	FUT. BOOK ACCRUALS (5)	REM. LIFE (6)	ANNUAL ACCRUAL (7)
SURVIVOR CURVE.. IOWA 7.5-L2						
NET SALVAGE PERCENT.. +25						
1956	1,153.75	865	865			
1957	159.47	120	120			
1965	693.12	520	520			
1969	475.00	356	356			
1977	587.88	441	441			
1981	85.40	64	64			
1982	188.96	138	142			
1985	2,221.33	1,513	1,666			
1987	14,582.95	9,392	10,937			
1988	17,355.67	10,830	13,017			
1991	14,039.03	7,820	10,529			
1992	21,070.90	11,209	15,803			
1993	17,150.41	8,695	12,863			
1995	50,103.29	22,949	37,577			
1996	108,260.15	46,874	81,195			
1997	154,508.50	62,425	115,881			
1998	23,029.52	8,382	15,673	1,599	3.86	414
1999	140,000.93	42,977	80,360	24,641	4.43	5,562
2000	185,396.41	43,007	80,416	58,631	5.18	11,319
2001	208,407.26	30,214	56,496	99,809	6.05	16,497
2002	186,083.65	9,309	17,406	122,157	7.00	17,451
	1,145,553.58	318,100	552,327	306,837		51,243

COMPOSITE REMAINING LIFE AND ANNUAL ACCRUAL RATE, PCT.. 6.0 4.47

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 341.20 TRANSPORTATION EQUIPMENT - HEAVY TRUCKS

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR (1)	ORIGINAL COST (2)	CALCULATED ACCRUED (3)	ALLOC. BOOK RESERVE (4)	FUT. BOOK ACCRUALS (5)	REM. LIFE (6)	ANNUAL ACCRUAL (7)
SURVIVOR CURVE.. IOWA 10-S2.5						
NET SALVAGE PERCENT.. +25						
1984	4,638.76	3,385	71-	3,550	0.27	3,550
1993	30,844.42	17,466	368-	23,501	2.45	9,592
1995	51,330.61	25,216	531-	39,029	3.45	11,313
2000	9,581.00	1,789	38-	7,224	7.51	962
	96,394.79	47,856	1,008-	73,304		25,417
COMPOSITE REMAINING LIFE AND ANNUAL ACCRUAL RATE, PCT..					2.9	26.37

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 341.30 TRANSPORTATION EQUIPMENT - AUTO

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR (1)	ORIGINAL COST (2)	CALCULATED ACCRUED (3)	ALLOC. BOOK RESERVE (4)	FUT. BOOK ACCRUALS (5)	REM. LIFE (6)	ANNUAL ACCRUAL (7)
SURVIVOR CURVE.. IOWA 5.5-L1.5						
NET SALVAGE PERCENT.. +25						
1991	13,561.81	8,359	5,393	4,778	0.98	4,778
1995	1,551.72	775	500	664	1.84	361
1996	26,299.29	12,194	7,867	11,857	2.10	5,646
1997	60,377.89	25,852	16,679	28,604	2.36	12,120
1998	31,871.27	12,430	8,019	15,884	2.64	6,017
1999	17,573.44	6,015	3,881	9,299	2.99	3,110
2000	32,855.53	9,051	5,839	18,803	3.48	5,403
2001	33,183.06	6,018	3,883	21,004	4.17	5,037
2002	98,189.21	6,429	4,148	69,494	5.02	13,843
	315,463.22	87,123	56,209	180,387		56,315
COMPOSITE REMAINING LIFE AND ANNUAL ACCRUAL RATE, PCT..					3.2	17.85

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 341.40 TRANSPORTATION EQUIPMENT - OTHER

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR	ORIGINAL COST	CALCULATED ACCRUED	ALLOC. BOOK RESERVE	FUT. BOOK ACCRUALS	REM. LIFE	ANNUAL ACCRUAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)

SURVIVOR CURVE.. IOWA 15-S4

NET SALVAGE PERCENT.. 0

1985	9,812.22	8,929	184,470	174,658-		
1991	534.93	393	8,119	7,584-		
1996	859.65	372	7,685	6,825-		
2000	2,067.39	345	7,128	5,061-		
2001	51,324.87	5,132	106,026	54,701-		
	64,599.06	15,171	313,428	248,829-		

COMPOSITE REMAINING LIFE AND ANNUAL ACCRUAL RATE, PCT..	0.0	0.00
---	-----	------

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 342 STORES EQUIPMENT

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR	ORIGINAL COST	CALCULATED ACCRUED	ALLOC. BOOK RESERVE	FUT. BOOK ACCRUALS	REM. LIFE	ANNUAL ACCRUAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)
SURVIVOR CURVE.. 25-SQUARE						
NET SALVAGE PERCENT.. 0						
1920	23.65	24	24			
1939	79.80	80	80			
1945	99.45	99	99			
1951	146.21	146	146			
1953	114.74	115	115			
1956	126.70	127	127			
1957	6,040.89	6,041	6,041			
1959	4,755.35	4,755	4,755			
1960	227.75	228	228			
1963	1,208.62	1,209	1,209			
1968	709.37	709	709			
1969	55.34	55	55			
1973	336.60	337	337			
1977	171.07	171	171			
1978	1,405.25	1,377	973	432	0.50	432
1982	156.65	128	90	67	4.50	15
1983	691.16	539	381	310	5.50	56
1986	230.84	152	107	124	8.50	15
1990	639.38	320	226	413	12.50	33
1991	1,549.70	713	504	1,046	13.50	77
1992	2,909.65	1,222	863	2,047	14.50	141
1993	1,259.95	479	338	922	15.50	59
1995	607.74	182	129	479	17.50	27
1996	891.19	232	164	727	18.50	39
1997	1,553.78	342	242	1,312	19.50	67
1998	244.00	44	31	213	20.50	10
2000	171,786.20	17,179	12,139	159,647	22.50	7,095
2001	3,115.25	187	132	2,983	23.50	127
2002	6,860.99	137	97	6,764	24.50	276
	207,997.27	37,329	30,512	177,486		8,469

COMPOSITE REMAINING LIFE AND ANNUAL ACCRUAL RATE, PCT.. 21.0 4.07

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 343 TOOLS, SHOP AND GARAGE EQUIPMENT

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR	ORIGINAL COST	CALCULATED ACCRUED	ALLOC. BOOK RESERVE	FUT. BOOK ACCRUALS	REM. LIFE	ANNUAL ACCRUAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)
SURVIVOR CURVE.. 20-SQUARE						
NET SALVAGE PERCENT.. 0						
1928	19.80	20	20			
1939	545.45	545	545			
1941	14.90	15	15			
1945	108.91	109	109			
1946	62.26	62	62			
1947	989.65	990	990			
1948	199.19	199	199			
1953	113.48	113	113			
1954	267.60	268	268			
1955	466.24	466	466			
1956	317.22	317	317			
1957	556.85	557	557			
1958	951.37	951	951			
1959	1,604.35	1,604	1,604			
1960	315.25	315	315			
1961	2,308.30	2,308	2,308			
1962	1,870.72	1,871	1,871			
1963	3,922.14	3,922	3,922			
1964	2,531.44	2,531	2,531			
1965	1,375.32	1,375	1,375			
1966	973.25	973	973			
1967	1,035.00	1,035	1,035			
1968	116.55	117	117			
1969	769.24	769	769			
1970	1,221.58	1,222	1,222			
1971	929.87	930	930			
1972	3,189.02	3,189	3,189			
1973	2,432.55	2,433	2,433			
1974	1,273.97	1,274	1,274			
1975	189.37	189	189			
1976	3,825.17	3,825	3,825			
1977	3,734.31	3,734	3,734			
1978	2,865.82	2,866	2,866			
1979	2,562.44	2,562	2,562			
1980	4,704.89	4,705	4,705			
1981	2,977.54	2,978	2,978			
1982	6,162.65	6,163	6,163			
1983	13,623.15	13,283	10,913	2,710	0.50	2,710

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 343 TOOLS, SHOP AND GARAGE EQUIPMENT

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR (1)	ORIGINAL COST (2)	CALCULATED ACCRUED (3)	ALLOC. BOOK RESERVE (4)	FUT. BOOK ACCRUALS (5)	REM. LIFE (6)	ANNUAL ACCRUAL (7)
SURVIVOR CURVE.. 20-SQUARE NET SALVAGE PERCENT.. 0						
1984	21,061.39	19,482	16,006	5,055	1.50	3,370
1985	23,314.24	20,400	16,760	6,554	2.50	2,622
1986	45,409.28	37,463	30,778	14,631	3.50	4,180
1987	31,338.55	24,287	19,953	11,386	4.50	2,530
1988	19,573.82	14,191	11,659	7,915	5.50	1,439
1989	18,622.10	12,570	10,327	8,295	6.50	1,276
1990	19,142.05	11,964	9,829	9,313	7.50	1,242
1991	35,851.51	20,615	16,936	18,916	8.50	2,225
1992	24,072.25	12,638	10,383	13,689	9.50	1,441
1993	104,069.86	49,433	40,612	63,458	10.50	6,044
1994	53,223.10	22,620	18,583	34,640	11.50	3,012
1995	41,392.45	15,522	12,752	28,640	12.50	2,291
1996	50,215.90	16,320	13,408	36,808	13.50	2,727
1997	106,664.32	29,333	24,099	82,565	14.50	5,694
1998	41,101.18	9,248	7,598	33,503	15.50	2,161
1999	15,950.91	2,791	2,293	13,658	16.50	828
2000	175,141.87	21,893	17,986	157,156	17.50	8,980
2001	166,969.49	12,523	10,288	156,681	18.50	8,469
2002	71,095.81	1,777	1,460	69,636	19.50	3,571
	1,135,336.89	425,855	360,125	775,209		66,812
COMPOSITE REMAINING LIFE AND ANNUAL ACCRUAL RATE, PCT..						11.6
						5.88

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 344 LABORATORY EQUIPMENT

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR (1)	ORIGINAL COST (2)	CALCULATED ACCRUED (3)	ALLOC. BOOK RESERVE (4)	FUT. BOOK ACCRUALS (5)	REM. LIFE (6)	ANNUAL ACCRUAL (7)
SURVIVOR CURVE.. 15-SQUARE						
NET SALVAGE PERCENT.. 0						
1955	231.19	231	231			
1957	25.17	25	25			
1959	1,882.35	1,882	1,882			
1965	101.33	101	101			
1968	125.00	125	125			
1972	173.14	173	173			
1976	62.28	62	62			
1978	303.42	303	303			
1980	885.24	885	885			
1981	600.14	600	600			
1983	1,369.13	1,369	1,369			
1984	1,116.55	1,117	1,117			
1985	5,434.66	5,435	5,435			
1986	4,881.78	4,882	4,882			
1987	2,227.32	2,227	2,227			
1988	2,464.67	2,383	487	1,978	0.50	1,978
1989	10,008.35	9,008	1,840	8,168	1.50	5,445
1990	472.42	394	80	392	2.50	157
1991	14,589.52	11,186	2,285	12,305	3.50	3,516
1992	7,201.78	5,041	1,030	6,172	4.50	1,372
1993	12,299.27	7,789	1,591	10,708	5.50	1,947
1994	15,393.77	8,724	1,782	13,612	6.50	2,094
1995	4,616.17	2,308	472	4,144	7.50	553
1996	7,592.04	3,290	672	6,920	8.50	814
1997	18,088.19	6,633	1,355	16,733	9.50	1,761
1998	13,089.34	3,927	802	12,287	10.50	1,170
1999	236,608.96	55,201	11,278	225,331	11.50	19,594
2000	171,178.92	28,536	5,830	165,349	12.50	13,228
2001	3,402.68	340	69	3,334	13.50	247
2002	3,639.21	121	25	3,614	14.50	249
	540,063.99	164,298	49,015	491,047		54,125

COMPOSITE REMAINING LIFE AND ANNUAL ACCRUAL RATE, PCT.. 9.1 10.02

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 345 POWER OPERATED EQUIPMENT

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR (1)	ORIGINAL COST (2)	CALCULATED ACCRUED (3)	ALLOC. BOOK RESERVE (4)	FUT. BOOK ACCRUALS (5)	REM. LIFE (6)	ANNUAL ACCRUAL (7)
SURVIVOR CURVE.. IOWA 16-L2						
NET SALVAGE PERCENT.. +20						
1956	246.64	197	197			
1961	1,443.27	1,102	1,155			
1972	446.82	295	348	9	2.79	3
1973	437.77	285	337	13	2.99	4
1985	16,535.49	8,375	9,893	3,335	5.87	568
1986	15,417.22	7,624	9,006	3,328	6.11	545
1987	16,633.23	8,025	9,480	3,827	6.35	603
1988	22,400.19	10,539	12,449	5,471	6.59	830
1989	24,650.48	11,278	13,322	6,398	6.85	934
1991	39,913.17	17,041	20,130	11,801	7.46	1,582
1992	24,790.86	10,115	11,949	7,884	7.84	1,006
1995	63,863.69	20,978	24,780	26,311	9.43	2,790
1996	91,608.40	26,838	31,703	41,584	10.14	4,101
1997	1,142.11	290	343	571	10.92	52
1998	5,608.51	1,189	1,404	3,083	11.76	262
2000	187,693.03	22,899	27,050	123,104	13.56	9,078
2002	12,878.53	321	379	9,924	15.50	640
	525,709.41	147,391	173,925	246,643		22,998

COMPOSITE REMAINING LIFE AND ANNUAL ACCRUAL RATE, PCT.. 10.7 4.37

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 346.1 COMMUNICATION EQUIPMENT - NON-TELEPHONE

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR (1)	ORIGINAL COST (2)	CALCULATED ACCRUED (3)	ALLOC. BOOK RESERVE (4)	FUT. BOOK ACCRUALS (5)	REM. LIFE (6)	ANNUAL ACCRUAL (7)
SURVIVOR CURVE.. 15-SQUARE NET SALVAGE PERCENT.. 0						
1957	25.00	25	25			
1964	210.02	210	210			
1966	4,245.29	4,245	4,245			
1969	857.42	857	857			
1972	2,316.97	2,317	2,317			
1973	1,852.59	1,853	1,853			
1979	2,718.08	2,718	2,718			
1980	2,789.34	2,789	2,789			
1981	4,329.36	4,329	4,329			
1982	8,232.25	8,232	8,232			
1983	12,798.94	12,799	12,799			
1984	8,440.78	8,441	8,441			
1985	15,245.98	15,246	15,246			
1986	6,452.49	6,452	6,452			
1988	750.37	725	696	54	0.50	54
1989	4,651.45	4,186	4,016	635	1.50	423
1990	2,534.02	2,112	2,026	508	2.50	203
1991	4,891.19	3,750	3,598	1,293	3.50	369
1992	25,741.23	18,019	17,287	8,454	4.50	1,879
1993	5,641.03	3,572	3,427	2,214	5.50	403
1994	6,495.00	3,681	3,532	2,963	6.50	456
1995	623.55	312	299	325	7.50	43
1996	25,694.97	11,134	10,682	15,013	8.50	1,766
1997	14,191.43	5,204	4,993	9,198	9.50	968
1998	13,020.17	3,906	3,747	9,273	10.50	883
1999	42,440.60	9,901	9,499	32,942	11.50	2,865
2000	60,984.42	10,166	9,754	51,230	12.50	4,098
2001	1,933.57	193	185	1,749	13.50	130
2002	1,279.61	43	41	1,239	14.50	85
	281,387.12	147,417	144,295	137,090		14,625

COMPOSITE REMAINING LIFE AND ANNUAL ACCRUAL RATE, PCT.. 9.4 5.20

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 346.2 COMMUNICATION EQUIPMENT - TELEPHONE

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR (1)	ORIGINAL COST (2)	CALCULATED ACCRUED (3)	ALLOC. BOOK RESERVE (4)	FUT. BOOK ACCRUALS (5)	REM. LIFE (6)	ANNUAL ACCRUAL (7)
-------------	-------------------------	------------------------------	-------------------------------	------------------------------	---------------------	--------------------------

SURVIVOR CURVE.. 10-SQUARE
NET SALVAGE PERCENT.. 0

1993	22,513.01	21,387	35,834	13,321-		
1994	29,169.46	24,794	41,542	12,373-		
1996	7,426.39	4,827	8,088	662-		
1997	5,580.30	3,069	5,142	438		
2001	9,772.23	1,466	2,456	7,316		
	74,461.39	55,543	93,062	18,602-		

COMPOSITE REMAINING LIFE AND ANNUAL ACCRUAL RATE, PCT.. 0.0 0.00

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 347 MISCELLANEOUS EQUIPMENT

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR	ORIGINAL COST	CALCULATED ACCRUED	ALLOC. BOOK RESERVE	FUT. BOOK ACCRUALS	REM. LIFE	ANNUAL ACCRUAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)
SURVIVOR CURVE.. 15-SQUARE						
NET SALVAGE PERCENT.. 0						
1926	39.00	39	39			
1960	23.55	24	24			
1964	146.75	147	147			
1966	326.25	326	326			
1968	1,349.93	1,350	1,350			
1969	81.37	81	81			
1971	39.52	40	40			
1972	299.27	299	299			
1973	42.00	42	42			
1974	437.61	438	438			
1975	314.32	314	314			
1977	989.62	990	990			
1978	3,816.50	3,817	3,817			
1979	244.69	245	245			
1980	4,637.49	4,637	4,637			
1981	675.19	675	675			
1982	2,488.62	2,489	2,489			
1983	3,412.19	3,412	3,412			
1984	211.29	211	211			
1986	7,251.70	7,252	7,252			
1987	2,956.20	2,956	2,956			
1988	2,869.49	2,774	1,458	1,411	0.50	1,411
1989	2,431.36	2,188	1,150	1,281	1.50	854
1990	8,899.99	7,416	3,897	5,003	2.50	2,001
1991	8,696.27	6,667	3,504	5,192	3.50	1,483
1992	5,508.17	3,856	2,026	3,482	4.50	774
1993	480.67	304	160	321	5.50	58
1994	4,608.46	2,612	1,373	3,235	6.50	498
1995	18,322.43	9,161	4,814	13,508	7.50	1,801
1996	5,877.74	2,547	1,338	4,540	8.50	534
1997	9,430.71	3,458	1,817	7,614	9.50	801
1998	3,303.78	991	521	2,783	10.50	265
1999	46,829.10	10,925	5,741	41,088	11.50	3,573
2000	86,702.60	14,453	7,595	79,108	12.50	6,329
2001	33,559.94	3,356	1,763	31,797	13.50	2,355
2002	80,842.84	2,692	1,415	79,428	14.50	5,478
	348,146.61	103,184	68,356	279,791		28,215

COMPOSITE REMAINING LIFE AND ANNUAL ACCRUAL RATE, PCT.. 9.9 8.10

MISSOURI-AMERICAN WATER COMPANY

ACCOUNT 348 OTHER TANGIBLE PLANT

CALCULATED REMAINING LIFE DEPRECIATION ACCRUAL
RELATED TO ORIGINAL COST AS OF DECEMBER 31, 2002

YEAR (1)	ORIGINAL COST (2)	CALCULATED ACCRUED (3)	ALLOC. BOOK RESERVE (4)	FUT. BOOK ACCRUALS (5)	REM. LIFE (6)	ANNUAL ACCRUAL (7)
SURVIVOR CURVE.. 20-SQUARE						
NET SALVAGE PERCENT.. 0						
1986	507,840.19	418,968	41,937	465,903	3.50	133,115
1987	99,315.81	76,970	7,704	91,612	4.50	20,358
1988	254,767.44	184,706	18,489	236,278	5.50	42,960
2002	23,654.38	591	59	23,595	19.50	1,210
	885,577.82	681,235	68,189	817,388		197,643
COMPOSITE REMAINING LIFE AND ANNUAL ACCRUAL RATE, PCT..					4.1	22.32