# STATE OF INDIANA

INDIANA UTILITY REGULATORY COMMISSION

**PETITION OF NORTHERN INDIANA PUBLIC SERVICE ) COMPANY FOR AUTHORITY TO MODIFY ITS RATES )** AND CHARGES FOR ELECTRIC UTILITY SERVICE ) AND FOR APPROVAL OF: (1) CHANGES TO ITS ) ELECTRIC SERVICE TARIFF INCLUDING A NEW) SCHEDULE OF RATES AND CHARGES AND CHANGES ) TO THE GENERAL RULES AND REGULATIONS AND ) **CERTAIN RIDERS; (2) REVISED DEPRECIATION )** ACCRUAL RATES; (3) INCLUSION IN ITS BASIC RATES ) **CAUSE NO. 45159** AND CHARGES OF THE COSTS ASSOCIATED WITH ) APPROVED CERTAIN PREVIOUSLY **QUALIFIED**) POLLUTION CONTROL PROPERTY, CLEAN COAL) TECHNOLOGY, CLEAN ENERGY PROJECTS AND ) FEDERALLY MANDATED COMPLIANCE PROJECTS; ) AND (4) ACCOUNTING RELIEF TO ALLOW NIPSCO TO ) DEFER, AS A REGULATORY ASSET OR LIABILITY, ) **CERTAIN COSTS FOR RECOVERY IN A FUTURE ) PROCEEDING.** )

# **RESPONSIVE TESTIMONY OF**

## **KERWIN L. OLSON**

## **ON BEHALF OF**

## CITIZENS ACTION COALITION OF INDIANA, INC.

## JUNE 17, 2019

1

# Q. Please state your name, position and business address.

A. My name is Kerwin L. Olson, and I am the Executive Director of Citizens Action Coalition
of Indiana, Inc. ("CAC"). My business address is 1915 West 18<sup>th</sup> Street, Suite C,
Indianapolis, Indiana 46202.

5

# Q. Please describe your current responsibilities.

6 A. I have served as CAC's Executive Director since June of 2011. I am CAC's chief public 7 policy spokesperson and its chief operating officer and am responsible to its Board of 8 Directors for the overall program and operations management of the organization. Major 9 priorities are established by CAC's membership at its annual meetings and broad policies 10 are adopted by the Board of Directors at its quarterly meetings. I provide development, 11 supervision and coordination for the implementation of policies and programs based on 12 these priorities. My current responsibilities also include: issue and policy research; 13 lobbying at the Statehouse; legislative outreach and education; community and media 14 outreach; writing press releases, guest columns and op-ed columns; and community and 15 member organizing. I am also CAC's representative on the board of the Indiana Coalition 16 for Human Services and for other organizations and committees, and I supervise CAC's 17 participation on numerous energy efficiency and demand-side-management collaborative 18 oversight boards.

# 19 Q. Please briefly summarize your prior employment and educational background.

A. I studied American History at the University of Chicago from 1986 to 1989. I joined the
 staff at CAC twelve years ago in 2005, working in member outreach. In 2006, I became
 CAC's Public Outreach Coordinator, served briefly as its Phone Canvass Director in early
 2008, and then served as CAC's Program Director from the beginning of April of 2008.

My responsibilities included performing (and supervising others who performed) research
 on energy and regulatory issues. I have been CAC's primary legislative liaison since 2008.
 I have served as Executive Director of CAC since June of 2011. I have attended numerous
 workshops and seminars on energy, energy efficiency, low-income and consumer issues,
 renewable energy, coal, coal gasification, carbon capture and sequestration, biomass and
 bio-fuels, and nuclear energy.

Q. Have you previously filed testimony before the Indiana Utility Regulatory
Commission ("IURC" or "Commission")?

9 I have testified before the Commission numerous times, including in Cause Nos. 43114 A. 10 IGCC-4S1, 43114 IGCC 5, 43114 IGCC 6, 43114 IGCC 7, 43114 IGCC 9, 43114 IGCC-11 4S3, 43114 IGCC-15, 43653 (Duke CCS study), 43669 (gas universal service programs), 12 43839 (SIGECO rates), 43912 (NIPSCO DSM), 43922 (NIPSCO Feed-In Tariff), 43967 13 (Indiana Gasification), 44067 (SIGECO Dense Pack), 44310 (Self-Direct Investigation), 14 44339 (IPL CCGT and HSS Refueling), 44393 (NIPSCO Feed-In Tariff 2.0), 44441 15 (Implementation of SEA 340), 44478 (IPL EV), 44720 (Duke TDSIC), 44765 (Duke 16 CCR), 44872 (NIPSCO CCR), 44910 (Vectren TDSIC), 44963 (DEI AMI Opt Out Tariff), 17 44945 (IPL 2018-2020 DSM), 44967 (I&M rate case), 44988 (NIPSCO-GAS rate case), 18 45011 (NIPSCO Electric DSM), 45012 (NIPSCO Gas DSM), 45029 (IPL rate case), 45052 19 (Vectren Gas CCGT CPCN), 45086 (Vectren 50 MW Solar Project), 45142 (Indiana-20 American rate case), 45145 (Duke Solar Leasing), 45151 (CWA Rate Case), and 45193 21 (Duke Prepaid Proposal). In addition, my duties require me to testify before several of the 22 Indiana General Assembly's House and Senate committees and participate in panel 23 discussions in public forums.

1

# Q. On whose behalf are you testifying?

# 2 A. I am testifying on behalf of CAC.

# 3 Q. What is the purpose of your testimony in this proceeding?

A. On April 25, 2019, Northern Indiana Public Service Company ("NIPSCO" or "the
Company") filed with the Indiana Utility Regulatory Commission ("the Commission") on
behalf of a number of parties to this proceeding, including CAC, a Stipulation and
Settlement Agreement On Less than All the Issues ("Revenue Requirement Agreement").

8 On May 17, 2019, NIPSCO filed on behalf of itself, the NIPSCO Industrial Group, 9 NLMK Indiana, and United States Steel Corporation (collectively, "Rate 831 Settling 10 Parties") a Stipulation and Settlement Agreement on Rate 831 Implementation ("Rate 831 11 Agreement"). As noted by CAC Witness Wallach, of the \$1.48 billion total revenue 12 requirement stipulated in the Revenue Requirement Agreement, about \$149.4 million 13 would be allocated to and recovered from the Rate 831 class under the Rate 831 Agreement.

My testimony supports CAC's request for the Commission to deny Northern Indiana Public Service Company's ("NIPSCO") alternative regulatory plan proposal for industrial restructuring and reject the proposed Rate 831 Agreement reached by NIPSCO and the industrial parties on May 17, 2019.

# 18 Q. What did you do to prepare yourself to testify for this proceeding?

A. I reviewed the relevant pre-filed testimony in this proceeding and the transcripts from the
 field hearing conducted in this case. I have also spoken to multiple members of the public
 regarding the proposed rate increase and proposed industrial subsidy.

- 22 Q. Are there attachments to your testimony?
- 23 A. Yes. I am sponsoring the following exhibits:

CAC Exhibit 4

1		* Attachment KLO-1 - Resolution of Michigan City Council
2		* Attachment KLO-2 - Hammond High School Field Hearing Transcript Part 1
3		* Attachment KLO-3 - Resolution of City of Hobart City Council
4		* Attachment KLO-4 - Resolution of Highland Town Council
5		* Attachment KLO-5 - Resolution of the Common Council of Hammond
6		* Attachment KLO-6 - Minutes of the March 11, 2019 Meeting of the Common Council
7		of Hammond
8		* Attachment KLO-7 - Resolution of the Gary Common Council
9		* Attachment KLO-8 - Vote Tally on Resolution of Gary Common Council
10		* Attachment KLO-9 - Hammond High School Field Hearing Transcript Part 2
11		* Attachment KLO-10 - Hammond High School Field Hearing Transcript Part 3
12	Q.	Did a representative for CAC attend the field hearing conducted in this proceeding?
13	А.	Yes. CAC attended and heard passionate testimony from NIPSCO customers and
14		community leaders about NIPSCO's proposals in this general rate case. I personally
15		attended the field hearing held at Hammond High School on March 11, 2019. Out of a
16		
17		total of 40 individuals who testified at those field hearings, not one voiced support for
17		total of 40 individuals who testified at those field hearings, not one voiced support for NIPSCO's proposed industrial subsidy.
17	Q.	
	Q. A.	NIPSCO's proposed industrial subsidy.
18		NIPSCO's proposed industrial subsidy. Did any elected officials testify?
18 19		<ul><li>NIPSCO's proposed industrial subsidy.</li><li>Did any elected officials testify?</li><li>Yes, there were many, all of whom expressed concerns regarding the impact of the rate</li></ul>
18 19 20		<ul><li>NIPSCO's proposed industrial subsidy.</li><li>Did any elected officials testify?</li><li>Yes, there were many, all of whom expressed concerns regarding the impact of the rate increase on the communities that they serve and the constituents they represent.</li></ul>
18 19 20 21		NIPSCO's proposed industrial subsidy. <b>Did any elected officials testify?</b> Yes, there were many, all of whom expressed concerns regarding the impact of the rate increase on the communities that they serve and the constituents they represent. I will highlight a few of these individuals, starting with Don Przybylinski, Michigan

5

residents, most notably low- and fixed-income households	. He spoke to the resolution that
the Michigan City Council unanimously <sup>1</sup> passed in opposi	tion to the proposed rate hike. <sup>2</sup>

He also addressed the proposed industrial subsidy. Specifically, he stated: "So the residential and small business folks and the municipalities will see a 12 percent increase in their billing, but the industrial customers will have a 19 percent reduction. This is unfair to every residential customer to be saddled with the major portion of the increase."<sup>3</sup>

LaVetta Sparks-Wade who represents the 6th District in the City of Gary also spoke
in opposition to the rate increase. She spoke passionately to the Commission regarding the
impact that this proposed increase will have on her city and its residents. She said, "So I
plead of you, I beg of you, I implore you, not to give this increase because we -- not only
will the City of Gary not be able to afford it, but the citizens of Gary will not be able to
afford it either."<sup>4</sup>

13Rebecca Wyatt who represents the 1st District in the City of Gary spoke in14opposition to the rate increase, and discussed the proposed industrial subsidy. She stated,15"Such a dramatic -- Such a dramatic shift in the proposal that NIPSCO has to decrease so16substantially the rate for industry and to increase it so substantially for

- 17 residents and small businesses will be a severe economic hardship on our people, the
- 18 people who can least afford it. While businesses can pass on any increase, there is no one,
- 19 no one, for whom the family household can pass this on."<sup>5</sup>

<sup>2</sup> Attachment KLO-1

1

2

<sup>3</sup> Attachment KLO-2, page 8, lines 7-12

<sup>&</sup>lt;sup>1</sup> Attachment KLO-2, page 7, lines 4-7

<sup>&</sup>lt;sup>4</sup> Attachment KLO-2, page 13, lines 17-20

<sup>&</sup>lt;sup>5</sup> Attachment KLO-2, page 18, lines 1-7

1	Q.	Did any other public officials testify at the field hearing?
2	А.	Yes. They included Sean Fitzpatrick, Michigan City Common Councilman representing
3		the 4 <sup>th</sup> Ward; Charlie Brown, former long-time Indiana State Representative from Gary and
4		current Lake County Council member representing the 3 <sup>rd</sup> District; Paul Norwine, Jasper
5		County Councilman representing District 1; and Michael Griffin, Clerk-Treasurer of the
6		Town of Highland.
7	Q.	Did any of these public officials express support for the industrial subsidy?
8	A.	No.
9	Q.	You mentioned the resolution adopted by the Michigan City Council. Did other
10		municipalities pass similar resolutions?
11	А.	Yes.
12		The City of Hobart unanimously adopted a resolution opposing the rate increase on
13		April 17, 2019. <sup>6</sup>
14		The City of Highland also unanimously adopted a resolution opposing the rate
15		increase on March 25, 2019. <sup>7</sup> This resolution specifically expressed opposition to the
16		proposed industrial subsidy. It states in Section 1, "That Highland Town Council, strongly
17		opposes NIPSCO requested increase to electrical rates of approximately eleven and three
18		quarters percent (11.75%) increase to residential electrical rates, while further proposing
19		a reduction for Industrial customers of nearly nineteen percent (19%) " $^8$

<sup>&</sup>lt;sup>6</sup> Attachment KLO-3
<sup>7</sup> Attachment KLO-4
<sup>8</sup> *Id.* (emphasis added).

1		The City of Hammond adopted a resolution opposing the rate increase on March
2		11, 2019, <sup>9</sup> the same day as the field hearing. The minutes from that meeting display the
3		unanimous vote on that resolution. <sup>10</sup>
4		Finally, the Common Council of Gary adopted a resolution opposing the rate
5		increase on March 5, 2019. <sup>11</sup> The vote tally from that meeting displays the unanimous vote
6		on that resolution. <sup>12</sup>
7	Q.	Did any other testimony at the field hearing in this proceeding prove especially
8		compelling?
9	A.	Yes.
10		Dr. Ericka Kilbourne, Pastor of the First Presbyterian Church of Michigan City,
11		Indiana, told the Commission of the "severe and drastic effect" <sup>13</sup> that this proposed rate
12		hike would have on her congregation. She discussed the services that her congregation
13		provides to vulnerable populations in her community, and stated, "This rate hike would
14		simply put our congregation into a situation where we could no longer meet and provide
15		these essential needs for our neighbors." <sup>14</sup>
16		Nick Vasil, a retired library clerk at the Ivy Tech Community College in Gary,
17		spoke to the industrial subsidy by asking the Commission, "Simply and directly, I am
18		requesting to know why NIPSCO is asking its residents and small businesses in our
19		community to pay an extra 11.75 percent rate increase while corporations such as U.S.

<sup>&</sup>lt;sup>9</sup> Attachment KLO-5
<sup>10</sup> Attachment KLO-6
<sup>11</sup> Attachment KLO-7
<sup>12</sup> Attachment KLO-8
<sup>13</sup> Attachment KLO-9, page 5, lines 24-25
<sup>14</sup> *Id.*, page 6, lines 19-21

1		Steel, British Petroleum, and ArcelorMittal Steel industry and others will be paying about
2		19 percent less, less on their electric utility bill. This is unjust and unfair." <sup>15</sup>
3		Connie Wachala, a retired freelance writer and adjunct professor, also spoke to the
4		industrial subsidy when she stated, "The five large corporations don't need lower electric
5		rates. ArcelorMittal made \$5.1 billion in profits in 2018. It would be shameful and cruel
6		to lower their rates and increase ours." <sup>16</sup>
7		Michael Pennanen, pastor of a church in Hammond, spoke to the Commission of
8		the discretionary fund his church provides to assist vulnerable households needing help
9		with paying their NIPSCO bills. He talked about running out of money in 2017, and
10		receiving a larger allotment in 2018, but he still ran out of funds and had to request more
11		from church leadership. He shared with the Commission, "So it turned out that in 2018, I
12		gave \$4,600 to at least 150 people, and most of them were from Hammond, but indeed,
13		there were still some from Highland, Griffith, Dyer, and Munster. Other churches were
14		giving even more than I was able to, but it was enough to give me a sense of how much
15		need there is in the area." <sup>17</sup>
16	Q.	Did any witness at the field hearing express support for the industrial subsidy?
17	А.	No.
18	Q.	Please explain why the field hearing testimony is important for the Commission to
19		consider especially in this proceeding.
20	А.	The Commission website states:
21 22		The Commission is a fact-finding body that hears evidence in cases filed before it and makes decisions based on the evidence presented in those

 <sup>&</sup>lt;sup>15</sup> *Id.*, page 22, lines 1-7
 <sup>16</sup> *Id.*, page 30, line 23—page 31, line 1
 <sup>17</sup> Attachment KLO-10, page 21, lines 4-9

1 2 3

4

cases. An advocate of neither the public nor the utilities, the IURC is required by state statute to make decisions that balance the interests of all parties to ensure the utilities provide adequate and reliable service at reasonable prices.<sup>18</sup>

5 I present these transcripts from the public field hearings as evidence for the Commission 6 to consider in deciding this case. These were the voices of the rate-paying public and many 7 leaders who represent the rate-paying public—an entity with a substantial interest in this 8 case and whose interests should be balanced with those of the utility and the large 9 customers in this proceeding. All have an interest in achieving a fair and balanced 10 outcome, but the parties to the 831 Settlement are its only beneficiaries. It should also be 11 noted that of the many public officials, civic leaders, faith leaders, and citizens who all live 12 and/or work in the region, not a single one expressed support for the industrial subsidy.

As a consumer and low-income advocate, I was moved by the testimony provided by the public. We heard from a former State Representative, City and County Councilors, teachers, pastors, students, business owners, non-profit employees, and many others from various walks of life and professions. I would encourage everyone who was unable to attend the field hearing to review the attached transcripts, especially those individuals at the Commission working on this complicated case.

As evidenced by the field hearing, the communities are doing their part to lift people up and working to improve the quality of life for their citizens. But large gaps remain and the proposed industrial subsidy only serves to exacerbate these issues. The Commission is in a critically important position to help address those gaps, not the least of which would

<sup>&</sup>lt;sup>18</sup> <u>http://www.in.gov/iurc/2451.htm</u>

1	be protecting these communities and their residents by not approving a substantial cost-
2	shift.

# 3 Q. What is your recommendation?

- 4 A. I recommend that the Commission reject NIPSCO's alternative regulatory plan proposal
- 5 for industrial restructuring and reject the proposed Rate 831 Agreement reached by
- 6 NIPSCO and the industrial parties on May 17, 2019.
- 7 Q. Does this conclude your testimony?
- 8 A. Yes.

# **VERIFICATION**

I, Kerwin L. Olson, affirm under penalties of perjury that the foregoing representations are true and correct to the best of my knowledge, information and belief.

C Kerwin L. Olson

\_June 17, 2019\_

\_\_\_\_\_

Date

# **ATTACHMENT KLO-1**



# MICHIGAN CITY INDIANA

City Clerk's Office - Gale A. Neulieb - Phone: 219.873.1410 - Fax: 219.873.1560 - email: galen@emichigancity.com

February 20, 2019

### VIA CERTIFIED MAIL: # 7016 3560 0000 2085 6647

Consumer Services Staff Indiana Office of Utility Consumer Counselor 115 W. Washington Street Suite 1500 South Indianapolis, IN 46204

Re: Resolution No. 4741 - Opposing Proposed NIPSCO Rate Hike - 12% Increase

Dear Consumer Services Staff:

Enclosed for your records is adopted Resolution No. 4741 pertaining to "Opposing Proposed NIPSCO Rate Hike – 12% Increase".

If you should have any questions, please do not hesitate to contact my office.

Respectfully, 1ender in Qo le

Gale Weulieb, City Clerk City of Michigan City, Indiana

CC: Corporate Counsel Amber Lapaich x2 Don Przybylinski, President Common Council

Enclosure: Resolution No. 4741

FEB 0.6 2019 GALE A: NULLIEB CITY OLERA CITY OLERA

Attachment K

### MICHIGAN CITY COMMON COUNCIL 4741

### RESOLUTION NO.

#### OPPOSING PROPOSED NIPSCO RATE HIKE

WHEREAS, Northern Indiana Public Service Company (NIPSCO) has recently proposed an electric rate increase of approximately Twelve Percent (12%) for its resident and small business customers to the Indiana Utility Regulatory Commission; and

WHEREAS, the Indiana Utility Regulatory Commission is currently seeking public comments regarding the proposed rate hike; and

WHEREAS, such an excessive increase of Twelve Percent (12%) will place additional financial burdens on municipal budgets, local businesses, and on residents, particularly low income residents and those living on fixed incomes.

NOW, THEREFORE, BE IT RESOLVED by the Common Council of Michigan City, Indiana as follows:

- That the City of Michigan City, Indiana opposes the proposed Twelve Percent (12%) increase to NIPSCO rates.
- The City Clerk is directed to forward a copy of this Resolution to the Indiana Office of Utility Consumer Counselor via email <u>uccinfo@oucc.IN.gov</u> or by mail at Consumer Services Staff, Indiana Office of Utility Consumer Counselor, 115 W. Washington St, suite 1500 South, Indianapolis, IN 46204.

This Resolution shall be in full force and effect after passage by the Michigan City Common Council and approval by the Mayor.

**INTRODUCED BY:** 

Don Przybylinski, President Michigan City Common Council

Passed by the Common Council of the City of Michigan City, Indiana, this <u>1940</u> day of <u>FEBRUAR</u>, 2019 by a vote of <u>9</u> to <u>0</u>

Don Przybyfinski, President Michigan City Common Council

Approved by me, this 20th day of February

2019

Ron Meer, Mayor City of Michigan City, Indiana

ATTEST:

Gale A. Neulieb, Clerk City of Michigan City, Indiana

Prepared by Corporation Counsel Upon Request

1.055

2-6-19 EMALED RESOLUTION - PROPOSED ORDINANCES PRESELUTIONS DS-Council MAILED TO ( COUNCIL

́х а́,

# **ATTACHMENT KLO-2**

### STATE OF INDIANA

#### INDIANA UTILITY REGULATORY COMMISSION

PETITION OF NORTHERN INDIANA PUBLIC ) SERVICE COMPANY LLC PURSUANT TO ) INDIANA CODE SECTIONS 8-1-2-42.7, ) 8-1-2-61, AND INDIANA CODE 8-1-2.5-6 ) FOR (1) AUTHORITY TO MODIFY ITS RATES ) AND CHARGES FOR ELECTRIC UTILITY ) CAUSE NO. SERVICE THROUGH A PHASE IN OF RATES; ) 45159 (2) APPROVAL OF NEW SCHEDULES OF RATES ) AND CHARGES, GENERAL RULES AND ) REGULATIONS, AND RIDERS; (3) APPROVAL ) OF REVISED COMMON AND ELECTRIC ) DEPRECIATION RATES APPLICABLE TO ITS ) ELECTRIC PLANT IN SERVICE; (4) APPROVAL ) OF NECESSARY AND APPROPRIATE ACCOUNTING ) RELIEF, AND (5) APPROVAL OF A NEW ) SERVICE STRUCTURE FOR INDUSTRIAL RATES )

### TRANSCRIPT OF FIELD HEARING

Field Hearing commenced to be heard on March 11, 2019 at 6:00 P.M. (Local Time) at the Hammond High School Auditorium, 5926 Calumet Avenue, Hammond, Indiana before Chairman James F. Huston, Commissioner Sarah E. Freeman, Commissioner Stefanie Krevda, Commissioner David E. Ziegner and Administrative Law Judge Brad J. Pope (Presiding)

Reporter: Lynda A. Ruble Pages: FH-A-1 to FH-A-54

### INDEX OF WITNESSES

# FOR THE PUBLIC:

Sean Fitzpatrick: .	•	•	•	•	•	•	•	•	•	.FH-A- 3	to	FH-A- 4
Don Przybylinski: .					•					.FH-A- 5	to	FH-A-11
LaVetta Sparks-Wade:			•		•	•	•	•	•	.FH-A-12	to	FH-A-13
Charlie Brown:										.FH-A-14	to	FH-A-16
Rebecca Wyatt:										.FH-A-17	to	FH-A-19
Stephen Perkins:	•									.FH-A-20	to	FH-A-21
Nancy Moldenhauer: .	•			•					•	.FH-A-22	to	FH-A-24
Lou Donkle:	•					•	•		-	.FH-A-25	to	FH-A-31
Paul Norwine:	•						•			.FH-A-32	to	FH-A-37
Dennis Rackers:						•	•	•	•	.FH-A-38	to	FH-A-48
Susan M. Chiappetta:										.FH-A-49	to	FH-A-53
* * * * *												* * * * *

Hammond, Indiana 1 March 11, 2019 2 6:00 P.M. (Local Time) 3 4 (Reporter marked document for identification as Public's Exhibit No. FH-1) 5 6 ADMINISTRATIVE LAW JUDGE BRAD J. POPE 7 8 (THE COURT): We are meeting today, March 11th, 2019, at 9 6:00 P.M. at the Hammond High School Auditorium in Hammond, 10 Indiana to hold a public Field Hearing before the Indiana 11 Utility Regulatory Commission in a cause docketed before 12 the Commission as Cause No. 45159. 13 This cause is captioned as "Petition of Northern 14 Indiana Public Service Company LLC pursuant to Indiana Code 15 Sections 8-1-2-42.7, 8-1-2-61, and Indiana Code 8-1-2.5-6 16 for (1) authority to modify its rates and charges for 17 electric utility service through a phase in of rates; 18 (2) approval of new schedules of rates and charges, general 19 rules and regulations, and riders; (3) approval of revised 20 common and electric depreciation rates applicable to its 21 electric plant in service; (4) approval of necessary and 22 appropriate accounting relief, and (5) approval of a new 23 service structure for industrial rates". 24

Notice of the time and place of this Field Hearing was given as provided by law by publication in FH-A- 1

1 Lake County in the Post Tribune on February 6th, 2019 and 2 in the Times on February 8th, 2019.

3 Notice was also given in Marion County in The4 Indianapolis Star on February 8th, 2019.

5 These newspapers are newspapers of general 6 circulation, printed and published in the English language, 7 and these publications were made at least ten days prior to 8 the date of this public Field Hearing.

9 The proofs of publication of the notices have 10 been received by the Commission and are now incorporated 11 into the record of this cause by reference and placed in 12 the official files of the Commission.

13 Notice has also been given to the Indiana Office14 of Utility Consumer Counselor and other interested parties.

May we, please, have appearances of counsel?
MS. JENNIFER A. WASHBURN: Thank you, Your Honor.
Appearing on behalf of Citizens Action Coalition,
CAC, Jennifer Washburn, Indianapolis, Indiana.

MR. CHRISTOPHER C. EARLE: Appearing on behalf of
the Petitioner, Northern Indiana Public Service Company,
I'm Christopher C. Earle, NiSource Corporate Services
Company, Indianapolis.

MR. JEFFREY M. REED: Thank you, Your Honor.
Appearing on behalf of the Public, Jeff Reed,
Indiana Office of the Utility Consumer Counselor.

1 THE COURT: Thank you, Counselors. 2 Now, will everyone who plans to give testimony in 3 this public Field Hearing, please, stand and raise your 4 right hand to be sworn in. 5 6 (OATH DULY ADMINISTERED TO NUMEROUS PERSONS) 7 8 THE COURT: Thank you, all. 9 You may now be seated. 10 Mr. Reed, please call the first person who wishes 11 to speak. 12 MR. REED: Thank you, Your Honor. 13 Your Honor, the Public first calls Mr. Sean 14 Fitzpatrick. 15 16 SEAN FITZPATRICK, a witness appearing on behalf of the 17 Public, having been first duly sworn, 18 testified as follows: 19 20 DIRECT EXAMINATION, QUESTIONS BY MR. REED: 21 22 Q Good evening, sir. 23 A Good evening. 24 Q Thank you. That's perfect. That's good volume. Sir, could you, please, spell your last name for 25 FH-A- 3

1 the record?

2 A F-i-t-z-p-a-t-r-i-c-k.

3 Q Thank you very much, sir.

4 The floor is yours.

5 A Hi. My name is Sean Fitzpatrick, and I am a member of 6 the Michigan City Common Council representing the 4th Ward.

7 I was recently contacted by one of my neighbors 8 with concerns about the proposed cost shift. My neighbor 9 is an elderly widow living on a fixed income. She receives 10 social security and her late husband's pension and is 11 terribly afraid of losing the ability to feed herself and 12 her dog.

I would like this Commission to take her story and the countless other ones like it into consideration in this matter.

MR. REED: Your Honor, the Public next calls --1 2 forgive me, folks -- Mr. Don Przybylinski. 3 Am I close? 4 WITNESS DON PRZYBYLINSKI: Yes. 5 6 DON PRZYBYLINSKI, a witness appearing on behalf of the Public, having been first duly sworn, 7 testified as follows: 8 9 10 DIRECT EXAMINATION, QUESTIONS BY MR. REED: 11 12 O Good evening, sir. 13 A Good evening, everyone. 14 Can you hear me okay? 15 Q Sir, can I have you, please, spell your last name for 16 the record? 17 A P-r-z-y-b-y-l-i-n-s-k-i. 18 O Thank you very much, sir. 19 The floor is yours. 20 A Thank you very much. I stand before you this evening proudly as the 21 22 Michigan City City Council President, and Michigan City is 23 the 31st largest city in Indiana with a population of 24 31,000 people. 25 The Michigan City City Council took the lead, I FH-A- 5

1 believe, with the cities in the NIPSCO rate increase area 2 as far as passing a Resolution saying that we oppose the 3 rate hike, and I know that the cities of, I believe, Gary 4 and I believe it was Hammond or possibly Highland, and now 5 they are doing the same thing, and so I'm proud to say that 6 Michigan City took the lead on this.

7 What I'd like to do is read the Resolution to 8 you, and it begins as WHEREAS, the Northern Indiana Public 9 Service Company, which is NIPSCO, has recently proposed an 10 electric rate increase of approximately 12 percent for its 11 resident and small business customers to the Indiana 12 Utility Regulatory Commission; and WHEREAS, the Indiana 13 Utility Regulatory Commission is currently seeking public 14 comments regarding the proposed rate hike; and WHEREAS, 15 such an excessive increase of 12 percent will place 16 additional financial burdens on municipal budgets, such as 17 Michigan City's, local businesses, and on residents, 18 particularly low income residents and those living on fixed 19 incomes.

20 NOW, THEREFORE, BE IT RESOLVED by the Common 21 Council of Michigan City, Indiana that the City of Michigan 22 City, Indiana opposes the proposed 12 percent increase to 23 NIPSCO rates, and that the City Clerk is to direct -- to 24 forward a copy of this Resolution to the Indiana Office of 25 Utility Consumer Counselor via email or by mail at the FH-A- 6

1 Consumer Services Staff at the Indiana Office of the 2 Utility Consumer Counselor at 115 West Washington Street, 3 Indianapolis, Indiana, and that was passed by the Michigan 4 City City Council on the 9-0 vote. We have nine members, 5 and all the members signed in favor or voted in favor of 6 the Resolution, and it was signed the next day by the Mayor 7 of Michigan City.

8 And just a couple facts that the reason this 9 Resolution was put together, and this is what was read at 10 the Council Meeting that evening, that if there was to be a 11 12 percent raise in the electric charges for an average 12 residential customer, at 689 kilowatt hours, it would raise 13 their bill from \$94 a month to \$105 a month or a \$137 14 increase per year. A resident using 1,000 kilowatt hours 15 would have their bill go up monthly from \$130 to \$146 which 16 on average would be \$187 per year.

Now, just after -- in October of 2018, and this Now, just after -- in October of 2018, and this board here may have heard that rate increase at that time, 19 but in October, NIPSCO instituted a 3 percent a month gas 20 hike which means with the gas rate increase, this will 21 gradually rise to \$8 a month over the next two years for 22 residential, commercial, and industrial usage.

When added together, both the gas increase that's A already been passed through and the electric increase, a bill which is now \$201 a month will increase \$283 over a FH-A- 7

1 year. I should say that's over a year that it will 2 increase \$283 per year.

3 While residents and small business customers will 4 see a rate hike of 12 percent, we all know and we've all 5 heard that to come up -- that the industrial customers are 6 looking for a 19 percent reduction in their NIPSCO bill.

7 So the residential and small business folks and 8 the municipalities will see a 12 percent increase in their 9 billing, but the industrial customers will have a 10 19 percent reduction. This is unfair to every residential 11 customer to be saddled with the major portion of the 12 increase.

Now, the cost to the City's -- to the Michigan Now, the cost to the City's -- to the Michigan City municipal budget. In talking to the City Controller -- And our NIPSCO bill on an annual basis is a little bit over a million dollars a year, and the rate rate dollars a year, and the rate Now, the city will be an approximately \$175,000 a year increase. In talking to the City Controller, I saked him: Where will we come up with this additional \$175,000? Well, three weeks ago, he couldn't answer that, and I don't know if he can answer that question right now. He's just hoping that we get more tax monies in to pay the bill, but, then, again, it shows that the municipal budget will be strapped for \$150,000 more when it could be using that money to take care of issues that residents in the

1 City have.

2 Now, as to the affordability to the residents of 3 Michigan City. Michigan City is the 31st largest city in 4 the State of Indiana, and the median household income is 5 \$3,445 lower than the median incomes throughout the whole 6 State of Indiana and \$9,600 less than the U.S. median 7 income for a household, and the average income per male is 8 \$36,000, and this is where I find it very hard to 9 understand why this is so low, but then the burden that 10 will be put on women and females is that the average income 11 per female is \$22,000 a year in the City of Michigan City. 12 Now, if we are going to try to strap a 12 percent 13 increase on someone making \$22,000, that is not fair 14 whatsoever, and we're going to turn around and give 15 industrial users a 19 percent decrease which are making

16 millions of dollars a year.

17 Small manufacturing. I've talked to a few small 18 manufacturing companies in Michigan City, and they said 19 with a 12 percent increase in their electric bill, they 20 will have to incur an additional cost of \$5,000 a year, and 21 I'm talking a company the size of 100 employees. So now 22 they're going to have to charge -- they will have to pay 23 that, and their billing on their products is going to go 24 up, and that \$5,000 that is now going towards their utility 25 bill could have been used to increase wages or increase FH-A- 9

1 benefits for their employees.

Finally, 30 percent of the population of Michigan City live below the poverty level; 28 percent of the people in Michigan City live below the poverty level, and this is higher than the national average of 14 percent. Now how do we expect folks that live below the poverty level to turn raound and say, okay, next month, you're going to pay a 2 percent increase in your NIPSCO bill.

9 I've already -- And I know with speaking with 10 Councilman Fitzpatrick, he said he was speaking to a few 11 constituents this week that said: It's either going to be 12 food or my NIPSCO bill; what choice do I have here? That's 13 the situation that we are running into in Michigan City.

So I would ask the Commission to take a hard look 15 at the 12 percent increase and hopefully not grant any of 16 it, but if you have to grant some of it, please consider 17 the people that live in Michigan City, Indiana. Please 18 consider that 30 percent of the people live below the 19 poverty level. Please consider the women that make \$22,000 20 a year, and please consider the business owner that's 21 trying to keep his lights on but yet he's going to turn 22 around and have to pay a \$5,000 increase in his utility 23 bill.

24 Thank you very much. I appreciate your25 consideration on this.

1	Q	Thank	you,	sir.				
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
15								
16								
17								
18								
19								
20								
21								
22								
23								
24								
25			(WI	TNESS	DON	PRZYBYLINSKI		
							FH-A- 11	

MR. REED: The Public now calls Ms. LaVetta 1 2 Sparks-Wade. 3 4 LAVETTA SPARKS-WADE, a witness appearing on behalf of the 5 Public, having been first duly sworn, 6 testified as follows: 7 8 DIRECT EXAMINATION, 9 OUESTIONS BY MR. REED: 10 O Good evening, ma'am. 11 A Good evening. 12 O Could I get you to spell your last name for the 13 record, please? 14 A S-p-a-r-k-s-W-a-d as in David-e. 15 Q Councilwoman, the floor is yours. 16 A My name is LaVetta Sparks-Wade, and I serve the 17 citizens of the 6th District in the City of Gary. I am in 18 my first term, and during my first term in office, our 19 major problem in the City of Gary has to been our fiscal 20 situation. We are in a fiscal crisis at this time, and we 21 will not be able to afford any type of increase. 22 At this time, the City of Gary is unable to pave 23 streets, unable to even provide salt when the initial snow 24 fell at the beginning of the winter. We owe the salt 25 company \$274,000 from the previous year and had to approve FH-A-12

an Ordinance to pay that in order for us to get our first
 delivery of salt.

3 The median income in the City of Gary is 4 approximately \$15,000 annually. Our City Council also 5 passed a Resolution, and we thank the Council of Michigan 6 City for leading the charge on that, but we also passed a 7 Resolution in opposition to any type of rate increase from 8 NIPSCO.

9 We are continuously shifting the burden of 10 utilities, of taxes, of increases of all kinds, on to the 11 taxpayer, and this is not fair to our aging population. 12 Right now in the City of Gary, we have lost more than half 13 of our population over the past 40 years, and right now, 14 our elderly citizens are finding it difficult just to keep 15 up when they only get between a 2 and 3 percent increase in 16 their cost of living.

17 So I plead of you, I beg of you, I implore you, 18 not to give this increase because we -- not only will the 19 City of Gary not be able to afford it, but the citizens of 20 Gary will not be able to afford it either.

21 Thank you.

22 Q Thank you, ma'am.

23

24

25 (WITNESS LAVETTA SPARKS-WADE EXCUSED)

MR. REED: Your Honor, the Public next calls 1 2 Mr. Charlie Brown. 3 4 CHARLIE BROWN, a witness appearing on behalf of the Public, 5 having been first duly sworn, testified as 6 follows: 7 8 DIRECT EXAMINATION, 9 QUESTIONS BY MR. REED: 10 Q Good evening, sir. 11 A Good evening. 12 Q Sir, I don't want to leave you out, so can you spell 13 your last name for the record as well? 14 A Brown, B-r-o-w-n. 15 Q Thank you, Councilman Brown. 16 The floor is yours. 17 A Members of the Commission, I just recently retired 18 from the Indiana General Assembly, and I see some familiar 19 faces among the Commissioners, and now I represent a 20 district on the county level at the County Council. There's quite a difference in doing things for 21 22 the entire State versus now just for a county of a little 23 over 400,000, and today as we are here, I don't think you 24 will find a single person here -- maybe so -- that will 25 come forward and say that they are in favor of this FH-A-14

1 increase that NIPSCO is requesting mainly for the reasons 2 that you heard from the representative from Michigan City 3 and then just the person in front of me, the Council person 4 from the City of Gary, and it holds true across this region 5 in which NIPSCO represents, that it is a hardship on 6 most -- every family -- 90 percent of the families and in 7 most businesses to attempt to deal with this kind of 8 increase.

9 I think there's a paralysis of analysis by NIPSCO 10 by saying that, well, we need you, the citizens of 11 northwest Indiana, and you need us; we cannot do without 12 one another, but there has to be a happy medium in there. 13 NIPSCO has improved tremendously their relationship with 14 the individual residents, but the individual residents are 15 still saying: NIPSCO, you want too much out of my daily 16 living revenue.

17 So I request -- I am requesting of the County 18 Council tomorrow to approve a Resolution that I introduced 19 saying we are against -- opposed to this kind of increase. 20 Hopefully I will get three more of my colleagues, hopefully 21 all six of them, to agree with me and forward to you the 22 Resolution saying that as representatives of the County of 23 Lake, we are, in fact, opposed to this increase.

I'm going to keep my comments brief because I Sknow there are a lot of people -- And I think this entire FH-A-15

1 audience, if I were to ask them to -- and I'm not going to 2 take over your duties -- if they would raise their hand, is 3 there anyone here in favor of this rate increase, and it 4 is -- it may be miniscule to NIPSCO, but it is -- creates a 5 very, very hard -- a very, very difficulty [verbatim] on 6 the average homeowner and small business here in the County 7 of Lake.

8 For those reasons, and probably a thousand others 9 that I could go through, that's why I am here officially 10 tonight just as an individual County Councilman, but 11 hopefully by noon tomorrow, it will be official from the 12 entire County Council of Lake County that we are opposed to 13 this increase.

1	MR. REED: Your Honor, the Public next calls
2	Ms. Rebecca Wyatt.
3	
4	<b>REBECCA WYATT</b> , a witness appearing on behalf of the Public,
5	having been first duly sworn, testified as
6	follows:
7	
8	DIRECT EXAMINATION,
9	QUESTIONS BY MR. REED:
10	Q Good evening, ma'am.
11	A Good evening.
12	Q Could I have you spell your last name for the record,
13	please?
14	A Yes, certainly.
15	It's W-y-a-t-t.
16	Q Councilwoman, the floor is yours.
17	A Thank you.
18	Thank you, all. I am pleased to be here as a
19	lst District Councilman for the City of Gary, Indiana. I
20	represent the neighborhoods of Aetna, Emerson, Glen Ryan,
21	and Miller.
22	I applaud my colleague, Councilman LaVetta
23	Sparks-Wade, for bringing out some of the information about
24	the financial hardships that our City has faced and
25	continues to face.

1 Such a dramatic -- Such a dramatic shift in the 2 proposal that NIPSCO has to decrease so substantially the 3 rate for industry and to increase it so substantially for 4 residents and small businesses will be a severe economic 5 hardship on our people, the people who can least afford it. 6 While businesses can pass on any increase, there is no one, 7 no one, for whom the family household can pass this on.

8 I wanted to let you know some of the facts of 9 what the City of Gary pays. We pay to NIPSCO, the City of 10 Gary, for streetlights alone an average of \$150,000 a 11 month; that's streetlights alone. I got the information 12 from the Controller. Our January 2019 monthly bill from 13 NIPSCO was \$217,617.84.

So when you add the streetlights of 150, and if So when you add the streetlights of 150, and if Syou round this up -- this 217, round it up to 220, you've Got 370. That's \$370,000 a month that the City of Gary Typays just in utility bills. If we do the math, which I'm sure many people have done already, we come up with another \$45,000 a month that the City will have to pay. This is an concrease that the City and its residents cannot afford.

I stand here today and speak in opposition to NIPSCO's illogical proposal for a rate increase for its residents and small businesses and a rate decrease for its biggest customers.

25 Thank you.

1	Q	Thank	you,	ma'am.				
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
15								
16								
17								
18								
19								
20								
21								
22								
23								
24								
25			(1	WITNESS	REBECCA	WYATT	EXCUSED)	

MR. REED: Your Honor, the Public now calls 1 2 Dr. Stephen Perkins. 3 4 STEPHEN PERKINS, a witness appearing on behalf of the 5 Public, having been first duly sworn, 6 testified as follows: 7 8 DIRECT EXAMINATION, 9 OUESTIONS BY MR. REED: 10 A Good evening. Good evening, sir. 11 0 12 Could you, please, spell your last name for me? 13 A P-e-r-k-i-n-s. 14 O Thank you very much, Dr. Perkins. Go ahead. 15 16 A The rate increase, in my opinion, is both unjust and 17 unjustifiable. The major industrials are really holding 18 NIPSCO and through NIPSCO the rest of the rate base 19 hostage by threatening to pull out from the NIPSCO system 20 and create power on their own. All of the infrastructure that NIPSCO has has 21 22 been approved by you, and it's almost in all cases 23 long-lived assets, and the approval of investments to 24 create the NIPSCO network in generation capacity was done 25 to serve both citizens and the industrials, and so by FH-A-20

implicitly or explicitly threatening to pull out, the
 industrials are really holding all of us hostage.

The way to handle this, in my opinion, is to say 3 4 that if the industrials want to pull out, they have to 5 fully fund the stranded assets they leave behind and really 6 remove the financial incentive to pull out. Absent the 7 threat of pulling out, I don't think that anybody thinks 8 there's a reasonable justification for reducing the 9 electricity bills of these -- the rates of these large 10 industrials, and we need to maintain a parity between 11 citizens and industrials. The infrastructure was built for 12 both, and it should be funded on a continuing basis by 13 both. 14 Thank you very much. 15 Q Thank you, sir. 16 17 18 19 20 21

22
23
24
25 (WITNESS STEPHEN PERKINS EXCUSED)

```
1
            MR. REED: Your Honor, the Public next calls
 2 Ms. Nancy Moldenhauer.
 3
 4 NANCY MOLDENHAUER, a witness appearing on behalf of the
 5
                     Public, having been first duly sworn,
 б
                     testified as follows:
 7
 8 DIRECT EXAMINATION,
 9
       QUESTIONS BY MR. REED:
10 O
      Good evening, ma'am.
11 A Hi.
12 Q Whoops, I lost my mike. There we go.
13
            Could I have you spell your last name for me,
14 ma'am?
15 A
       Sure.
16
            M-o-l-d-e-n-h-a-u-e-r.
17 Q Thank you, ma'am.
18
            You may go ahead.
19 A
      Sure.
20
            Thank you for allowing us to come here this
21 evening to make testimony for the public utilities
22 Regulatory Commission.
            I don't want to mix apples with oranges --
23
24
            COMMISSIONER DAVID E. ZIEGNER: Can you use your
25 microphone?
```

WITNESS MOLDENHAUER: Thank you, sir.
 A I don't want to mix apples with oranges, but I am
 going to bring in some federal government information in my
 4 testimony.

5 Recently, businesses already got a 30 percent 6 decrease in federal taxes; so they have received 7 significant relief already from the federal government. 8 Most people have seen very little of an annual federal tax 9 decrease, and this is based on what I heard from friends 10 who already prepared their income taxes, and certainly 11 people, when they were getting their weekly paychecks, they 12 were saying it was exactly the same or they were seeing 13 just a little bit more money come home every week. So the 14 people I'm talking about are people that are average income 15 or even below income.

I wanted to spend a little time talking about If those who live in poverty. I prepared a lot of statistics Nere, but I'm not going to go through those, and I'm going If to refer to City Council President Don Przybylinski of Michigan City who did an excellent job of presenting to you I various scenarios of people who live in poverty and how much of their income actually is going to be increased and going to public utility costs.

Instead, I'm going to make a request to you that these people that live in poverty or near poverty not have FH-A-23

1 to make a choice of food and medicine over having to keep 2 warm in the wintertime or a little bit cooler in the 3 summertime. These are the people who are going to be 4 affected the most by this increase. People like me who 5 have had -- who, you know, gained advanced degrees and have 6 had white-collar jobs, we can pay it, and it's not going to 7 affect us that much, but looking at most of the people who 8 live in Michigan City, it's going to be a real burden for 9 them.

10 So I'm making a request that there not be a 11 12 percent increase for residential customers and small 12 businesses and also that no 19 percent decrease be granted 13 for the industrial companies, and I think that's fair. If 14 we continue the way we have been, then, that's what's going 15 to be fair.

16 I thank you very much.
17 Q Thank you, ma'am.
18
19
20
21
22
23
24
25 (WITNESS NANCY MOLDENHAUER EXCUSED)
FH-A- 24

1 MR. REED: Can you hear me now? Perfect. Your Honor, the Public next calls Mr. Lou Donkle. 2 3 4 LOU DONKLE, a witness appearing on behalf of the Public, 5 having been first duly sworn, testified as б follows: 7 8 DIRECT EXAMINATION, 9 OUESTIONS BY MR. REED: 10 Q Good evening, sir. 11 A Hello. 12 Does my mike worker better than yours, I hope? 13 Q Sir, can you spell your last name for the record, 14 please? 15 A My last name is Donkle, D-o-n-k-l-e. 16 O Thank you, sir. 17 Go ahead, please. 18 A I would like to thank the Commission for this 19 opportunity to express our opinions about the NIPSCO --20 proposed NIPSCO rate increase and rate structure changes. 21 Since NIPSCO is a public utility monopoly, your role to 22 assure our community has reliable service at a fair price 23 over the long term is invaluable, and I thank you for your 24 efforts to that end. 25 I have three areas of concern about the NIPSCO

```
FH-A- 25
```

1 proposal that I wish you would consider carefully. They
2 are increasing the fixed monthly charge from \$14 to \$17;
3 the overall rate increase of 1.4 percent, and cost shifting
4 from NIPSCO's five largest customers by decreasing their
5 bill 18.9 percent to everybody else who will pay
6 11.75 percent more.

7 So my objections on the first item, increasing 8 the fixed monthly charge, is I believe that global warming 9 from burning fossil fuels is the biggest problem our 10 generation is handing to our children and our 11 grandchildren. As such, our collective community 12 regulations on NIPSCO should always act to encourage 13 conservation of fossil fuels.

However, NIPSCO's proposal to increase the fixed however, NIPSCO's proposal to increase the fixed however, NIPSCO's proposal to increase the fixed however, motivations in the opposite direction. By increasing the fixed portion of our bills and, therefore, reducing the variable portion of our bills, this change will reduce our motivations to conserve electricity and hence fossil fuels. This is simple logic from the law of supply and demand. When prices go up, as with higher variable cost, demand would go down, but when prices go down, as with lower variable cost, then demand will go up. As such, I believe that for the future of our children, our grandchildren, and the planet, I am opposed to increasing the fixed monthly charge. This is the wrong EH-A-26

1 thing to do.

2 My second area of concern is the overall rate 3 increase of 1.4 percent. I oppose any net rate increase 4 for NIPSCO because I'm very suspicious of how NIPSCO and 5 NiSource have utilized our utility payments to grow their 6 company over the past ten years.

7 I would like to apologize up front for my 8 financial misunderstandings if my observations are not 9 accurate or they're missing some key information; however, 10 looking at the NiSource stock price over the last ten years 11 has raised my suspicion. In the last ten years, between 12 2009 and 2019, the NiSource stock price has increased about 13 860 percent. The S&P 500 is up only 220 percent, but more 14 importantly, the S&P Utilities Index, which is what 15 NiSource belongs to; they are a part of that index, is up 16 only about 170 percent.

17 So that means that the NiSource stock price which 18 increased 860 percent has increased about 520 percent more 19 than the average utility company on the S&P 500 which went 20 up 170 percent during the last ten years.

I have graphs attached to my presentation that, 22 you know, very easily show this comparison. You look at a 23 simple chart of how these stock prices -- how NiSource has 24 stood out compared to everybody else is just breathtaking. 25 So does this dramatic out-performance of NiSource FH-A- 27

1 stock price seem as surprising to you as it does to me? 2 NiSource is a regulated utility industry; right? It's in a 3 regulated industry -- It is a regulated company; right? 4 According to their own website, quote, virtually all of our 5 revenues are generated from regulated utility operations 6 and investments.

7 So I ask: Aren't regulated utility investments 8 supposed to be boring, reliable, stable, high dividend 9 paying investments, not bets on capital appreciation? If 10 this is true, how can the NiSource stock price have 11 out-performed its peers in the regulated utility industry 12 by so much in the last ten years?

Commissioners, this is the reason that I am Suspicious about granting NIPSCO a net -- let's see --Commissioners, this is the reason I am suspicious about Granting NIPSCO a net rate increase. I am afraid that they Nave found a way to beat the system of being a regulated Nutility by manipulating their many regulatory authorities Hat exist for them in the many different states that they operate.

21 Furthermore, information about NiSource's 22 lobbying efforts that I found on Wikipedia and at 23 OpenSecrets.org has not calmed my concerns. On the 24 Wikipedia page for NiSource under the topic of Criticism, 25 it says that in December 2011, the non-partisan FH-A-28

1 organization of Public Campaign criticized NiSource for 2 spending \$1.83 million on lobbying and not paying any taxes 3 during the period from 2008 to 2010. Instead, they got 4 \$227 million in tax rebates despite making a profit of 5 \$1.4 billion and increasing executive compensation pay by 6 33 percent to \$11.2 million in 2010 for its top five 7 executives.

8 On OpenSecrets.org, it shows that in the last 9 year, 2018, NiSource spent \$430,000 on lobbyists, hired 10 nine lobbyists, and has eight revolving door -- quote/ 11 unquote revolving door employees.

12 Commissioners, again, I apologize for my 13 misunderstandings on this subject, if there are any, but I 14 would like to thank you for considering my concerns in this 15 area as you study this case.

For my third area of concern, cost shifting from NIPSCO's five largest customers to everybody else, Commissioners, I surely hope that there are dramatic justifications for this massive cost-shift proposal. As you all must surely be aware, this proposal reeks -- this proposal reeks of yet another blast of trickle-down conomics. Give to the corporations and the rich; take from the poor and the working class. This proposal is incredibly ugly on its face.

25 My understanding is that NIPSCO's motivation for FH-A-29

1 requesting this proposal centers around keeping these five 2 large NIPSCO customers as NIPSCO customers by reducing 3 their -- the financial -- the industrial customers' 4 motivation, by reducing their financial justification to 5 act on threats that they have made to install their own 6 generating capacity.

7 Is that true? I don't really know. If it is 8 true that the large customers wish to become more 9 independent from NIPSCO, isn't that an opportunity for 10 NIPSCO to enhance its Integrated Resource Plan, its IRP? 11 After all, that plan calls for 53 percent renewable energy 12 by 2023 in just four years and 65 percent renewable energy 13 by 2028 in just nine years from now.

As NIPSCO retires the coal plants as called for 15 in the plan and replaces them with numerous smaller 16 renewable energy plants, wouldn't more diversity and 17 independence from large customers be a good thing for 18 NIPSCO and not something to be feared and avoided?

19 So to summarize my concerns about shifting costs 20 away from NIPSCO's five largest customers and on to 21 everybody else, I'm opposed to that shift for two reasons. 22 First, it is just plain unfair, and I say enough is enough, 23 but secondly, incentivizing NIPSCO's large customers to not 24 invest in alternative power generation seems a very foolish 25 priority given NIPSCO's stated Integrated Resource Plan of FH-A-30

1 shutting down 100 percent of their coal-fired plants over 2 the next ten years.

3 So, in conclusion, I wish to thank the Commission 4 again for this opportunity for the public to share our 5 opinions, and I'd also like to thank the Commission for the 6 important work you do in our economic system to balance the 7 power of a regulated monopoly against the needs of the 8 public for reliable service at a fair price over the long 9 term.

10 I thank you.

11 Q Thank you very much, sir.

12

13

14

15

16

17

18

19

- 20
- 21

22

- 23
- 24
- 25 (WITNESS LOU DONKLE EXCUSED)

MR. REED: Your Honor, the Public next calls 1 2 Mr. Paul Norwine. 3 UNIDENTIFIED PERSON: We can't hear you. 4 MR. REED: You can't hear me? 5 How about now? UNIDENTIFIED PERSON: Why don't you stand up? б 7 MR. REED: I can do that, sir. 8 I'm going to try this without the mike. 9 Can you hear me now? 10 UNIDENTIFIED PERSON: I can hear you now. MR. REED: Excellent. 11 12 Paul Norwine? 13 14 PAUL NORWINE, a witness appearing on behalf of the Public, 15 having been first duly sworn, testified as 16 follows: 17 18 DIRECT EXAMINATION, 19 QUESTIONS BY MR. REED: 20 O Can you, please, spell your name for the record, sir? 21 A N as in Nancy-o-r-w-i-n as in Nancy-e. 22 Q Thank you, sir. 23 The floor is yours. 24 A First, I want to apologize for reading from a prepared 25 statement. I'm a high school government teacher, and I FH-A- 32

1 could easily take 50 minutes of your time, and I don't want 2 to do that to everybody, and to the gentleman who just 3 spoke, I think I need to contact you to speak to my 4 students.

5 Good evening, Chairman Huston, Commissioners, and 6 IURC Staff. My name is Paul Norwine. I serve as the 7 Jasper County Councilman District 1, and I also am a 8 government teacher at Kankakee Valley High School. I am 9 also speaking today as a lifelong resident of Jasper 10 County, a taxpayer, a consumer of local products, and a 11 NIPSCO customer.

I'd also like to add, since I've heard that the I3 steelworkers will not be able to speak tonight, I'm the I4 proud grandson, son, and nephew of steelworkers. About the I5 only group I'm not affiliated with is NIPSCO, and I'm I6 certain they would have muzzled me already.

17 I'm extremely concerned about NIPSCO's plan to 18 prematurely retire the Schahfer and Michigan City coal-19 fired units and the proposed 11.2 percent rate increase. 20 It is unjustifiable, and it would be detrimental to the 21 entire community and NIPSCO customers. The plan, if 22 approved, will mean a big payday for NIPSCO and a bigger 23 electricity bill for its customers, many who are on fixed 24 incomes.

25 For those who are not familiar, the Schahfer FH-A-33

1 generating plant is in Kankakee Township in Jasper County. 2 We are a county of about 33,000 residents.

3 NIPSCO plans to replace the cheaper source of 4 reliable energy with renewable energy. Coal has made 5 Indiana one of the lowest-cost states for electricity in 6 the nation. NIPSCO says they will need 3,929 megawatts of 7 wind and solar to replace the 2,094 megawatts of coal 8 capacity. Knowing the intermittency of our weather, will 9 NIPSCO be able to buy energy off the grid in peak 10 electricity time? Will we have rolling brownouts as 11 California did in 2001 which led to the end of Gray Davis 12 as their Governor and Arnold Schwarzenegger becoming their 13 Governor?

14 NIPSCO is underestimating the costs of building, 15 maintaining, and operating back-up power supplies and 16 regulating the power grid. NIPSCO is demanding that its 17 customers shoulder the risk of our energy spike to 18 multiples of what we currently pay.

Over the past decade, NIPSCO invested more than 20 \$770 million of environment upgrades paid for by taxpayers 21 at the Schahfer and Michigan City plants. That's almost 22 three-quarters of a billion dollars that they're just ready 23 to flush down the drain. The power plants themselves are 24 quite young and have an estimated around 16 to 21 years of 25 expected useful life left according to industry

1 expectations.

2 So even if the coal plants are no longer 3 operational, NIPSCO proposes to charge ratepayers 4 \$25 million annually for the next eight years in 5 accelerated depreciation for the Schahfer and the Michigan 6 City power plants; therefore, the ratepayers will get hit 7 twice, continue to pay for the plants' environmental 8 upgrades as well as the accelerated recovery costs.

9 NIPSCO is the largest property taxpayer in Jasper 10 County and one of the top three in LaPorte County. Prior 11 to the announcement to prematurely close the Wheatfield 12 plants, NIPSCO approached Jasper County for a possible 13 abatement so the company could considerably increase 14 natural gas usage. The county proposed a plan but then 15 were shocked when NIPSCO announced their plan to shut down 16 the plant.

I believe the company is being shortsighted when Is referencing the impact of the retirement of the coal-fired 19 plants on local economies, particularly in Jasper County. 20 Jasper County would lose 552 direct and indirect jobs due 21 to the closure of the Schahfer plant alone. In addition to 22 more than 270 union workers who are employed at the plants, 23 there are contractor employees, local vendors, and small 24 businesses that will be affected. Our schools, 25 administrators and teachers, police and fire departments, FH-A-35

1 EMS and city highway departments, some could be eliminated 2 if the power plants are shut down.

3 In a recent jobs study conducted by a nationally 4 recognized economic firm, it predicts unemployment will 5 rise from 4 percent to 9 percent when the plant closes, and 6 the unemployment rate in Jasper County would more than 7 double. I have attached a chart that I will give to 8 Councilman [verbatim] Reed. The company has not been up 9 front about the impact its plan will have on our community; 10 therefore, Jasper County government and Kankakee Valley 11 School Corporation has found it difficult to plan for the 12 future.

How is the plan in the best interest of the A customers? People lose their job; their monthly B electricity bill increases; their property tax bill significantly increases; our school districts are adversely affected.

18 NIPSCO laid out the future electric generation 19 plan that will cut jobs, raise electric rates, and weaken 20 the reliability of the electric grid. Taxpayers pay more; 21 ratepayers pay more, and NIPSCO reaps the profit. It's a 22 reverse Robin Hood effect of taking from the poor and 23 giving to the rich. The plan is contrary to the best 24 interest of Indiana customers. It is a bad plan for the 25 citizens of northwest Indiana and a big payday for NIPSCO. FH-A-36

1			Thank	you	for	your	time.		
2	Q	Thank	you,	sir.					
3									
4									
5									
6									
7									
8									
9									
10									
11									
12									
13									
14									
15									
16									
17									
18									
19									
20									
21									
22									
23									
24									
25			(	WITN	ESS	PAUL	NORWINE	EXCUSEI	))

```
MR. REED: Your Honor, the Public next calls
 1
 2 Mr. Dennis Rackers.
 3
 4 DENNIS RACKERS, a witness appearing on behalf of the
 5
                   Public, having been first duly sworn,
 б
                   testified as follows:
 7
 8 DIRECT EXAMINATION,
       QUESTIONS BY MR. REED:
 9
10 Q
       Good evening, sir.
11 A Good evening to you.
12 O
       Can I have you spell your last name for the record,
13 please?
14 A
       Yes.
15
             It's R-a-c-k-e-r-s.
16 O
       Thank you, Mr. Rackers.
             Before we begin, can you tell me whether or not
17
18 you are a NIPSCO customer?
19 A
       I am.
20 O
        I only ask, sir, because that's not indicated on your
21 form, and with your permission, I'd like to circle that on
22 your appearance sheet tonight.
23 A
       Certainly.
24 O
       Also, sir, I notice on your appearance sheet tonight
25 you say that you wish to both speak and present written
```

1 materials, but I don't have a copy of any written
2 materials.

3 Do you have written materials that I will acquire 4 at some later time tonight?

5 A I can give them to you after my presentation.

6 Q As long as we get them before we shut down tonight, 7 that's fine.

8 A How many copies do you need?

9 Q Thank you very much, sir.

10 MR. REED: Your Honor, I have no further 11 questions.

12 Mr. Rackers, the floor is yours.

13 A Good evening, Chairman, Commissioners, distinguished 14 guests, and all gathered here. Thank you also to the OUCC 15 for hosting this hearing.

16 Let me start by introducing myself. I'm a 17 husband and father to three adult daughters. My wife and I 18 live in Crown Point, Indiana, and we have no viable 19 alternative to NIPSCO electric service.

I'm a professional engineer. I've worked in the electric industry for more than four decades. I've also worked for four different electric utilities, and for each of those, I've managed fuel supply for electric generation. That's typically the largest single expense for producing electric power.

I I'm here because I want NIPSCO to provide clean, 2 reliable, low-cost electric service, and that's exactly the 3 same for the vast majority of its more than 460,000 4 electric customers. To that end, I believe that NIPSCO 5 should be obligated to make the best use of its existing 6 generation facilities. That best use is generating power 7 to meet the electric demand of the customers that are 8 paying for those facilities.

9 I respectfully request that the Commission deny 10 this rate request and use its authority under Indiana Code 11 to implement metrics and require testimony that will 12 encourage NIPSCO to maximize the effectiveness of its 13 generating facilities to mitigate ratepayer cost.

I was a NIPSCO employee for the better part of four years from September 2014 to May 2018. During that if time, I was director of a team that managed fuel supply for the company's coal-fired generating fleet. NIPSCO spent as much as \$370 million annually on coal to fuel electric generation, and that spend was twice the cost of all its other generating expenses.

21 My team was responsible for acquiring fuel at the 22 lowest cost reasonably possible, and I was very much aware 23 of that obligation to -- my obligation to attest every 24 three months that NIPSCO was meeting the requirement of 25 Indiana Code 8-1-2-42(d).

During my employment, I often heard senior leaders at NIPSCO and NiSource, its parent company, speak to encourage customer value. Joe Hamrock, the customer [verbatim] CEO, said that our business starts and ends with customer value. Violet Sistovaris said that NIPSCO is a customers first company, and in his new role as NIPSCO's Senior VP of Regulatory, Legislative Affairs and Strategy, Mike Hooper now speaks of industry-leading customer value in his testimony for this rate case. Even the first sentence of NIPSCO's Code of Business Conduct encourages a commitment to deliver enhanced value for our customers, our communities, and our stakeholders.

Hearing these words and understanding the Hearing these words and understanding the encouraged our team to find opportunities to reduce the for service for NIPSCO ratepayers, and we recommended those changes to NIPSCO management.

One of the first recommendations was changing the source of coal to fuel the Michigan City gen station. Multiple evaluations consistently showed that this fuel change would save customers about \$5 million annually. The first of those evaluations was completed in March of 2015, but only in recent months has NIPSCO started efforts to capture this savings for its customers. That's nearly four syears of delay and \$20 million of lost customer benefit. FH-A-41

As we explored other opportunities for customer savings, we learned that annual coal handling costs at the plants had increased by \$9 million or about 75 percent over the five years ending 2016. I was surprised to learn that my managers wouldn't even consider the issue. I could only surmise that the reason was their mistaken understanding that coal handling was a pass-through cost to customers under NIPSCO's fuel tracker.

9 Another time, my team suggested a change in an 10 offer price to the MISO wholesale market that would result 11 in greater utilization of the NIPSCO coal fleet. It would 12 also reduce purchases of more expensive power from the 13 wholesale market and save customers \$5 million annually as 14 determined by a conservative internal estimate. My 15 managers wanted to drop the idea because it would reduce 16 shareholder earnings by \$1 million annually. Finally, 17 after an eight-month delay, the change was eventually 18 implemented in April 2018 due to efforts of another 19 individual that is no longer with the company.

20 There are many additional opportunities to 21 produce customer savings, but frankly, there is no existing 22 will or incentive for NIPSCO management to pursue greater 23 affordability for electric customers.

For NIPSCO, customer value seems to be primarily 25 measured by its ranking under the J.D. Power Electric

1 Utility Residential Customer Satisfaction Index. The 2 NIPSCO approach to value focuses on the customer experience 3 plus reliability and service quality. These concepts align 4 well with the J.D. Power suggestion that proactive 5 communication is the key to higher index scores. In the 6 J.D. Power Index, price gets short shrift as just one of 7 the six measures of customer satisfaction. Despite 8 NIPSCO's emphasis on the customer experience, it has not 9 ranked better than 11th in its peer group of 15 other 10 similar electric utilities in the last three years.

11 NIPSCO's main organizational purpose is 12 shareholder earnings, and the company has always been able 13 to produce higher earnings to satisfy shareholders through 14 ever higher electric rates.

15 Typically, about 85 percent of NIPSCO's annual 16 incentive or bonus payment is determined by its performance 17 against targets for earnings per share. The J.D. Power 18 ranking is used to determine the remaining 15 percent of 19 the incentive payout.

Affordability for customers doesn't appear as a 21 distinct target, but NIPSCO might attempt to argue that 22 one-sixth of the J.D. Power 15 percent weight is 23 affordability. That would have all of 2 and-a-half percent 24 of the annual employee bonus determined by NIPSCO's 25 customer affordability performance.

1 The performance initiative for employees in 2 NIPSCO's Electric Operations Group are separate from and 3 are not used to determine corporate incentive payments. 4 These initiatives are tied to at least seven -- I'm 5 sorry -- nine different internal metrics. I won't bore you 6 with the acronym names, but none of them emphasize 7 affordability, but they are explicit, widely-known goals 8 and expectations within NIPSCO, and they are successful in 9 guiding and aligning employee behavior and effort.

10 To be sure, in the lead-up to this current rate 11 case, NIPSCO did start a customer value initiative that's 12 intent on I quote establishing a culture of continuous 13 improvement. The late start, just months before filing 14 this rate case, is tacit admission that there has been no 15 prior focus on continuous improvement, and there is no 16 reason to think that this initiative is intended to 17 maximize the effectiveness of its generating facilities for 18 customer benefit.

19 In her statement supporting this rate request, 20 Ms. Sistovaris said in her testimony just once, a single 21 time, that customers expect reasonable cost. Never ever, 22 not once, does she acknowledge their expectation of 23 affordability. However, she does use the word reasonable 24 six times to describe shareholder expectations.

25 As a result of NIPSCO's decisions in the past, FH-A-44

its ratepayers have invested over \$4 billion in electric
 production plant, and most of that is coal-fired
 generation. At least one billion of that investment has
 been made in just the last six years.

5 NIPSCO's proposal to retire its coal generation 6 and replace it with renewable assets is analogous in many 7 ways to replacing your trusted gasoline-fueled car with 8 new -- with a new shiny electric car. Electric car sales 9 are subsidized by taxpayers to reduce the purchase costs 10 for mostly wealthy buyers. Likewise, wealthy investors 11 typically build wind and solar generation and pocket the 12 tax credits and subsidies.

Market penetration for electric cars is weak Market penetration for electric cars is weak because of the high initial price, limited range, limited recharging locations, and time required to recharge. Market penetration for renewable energy is limited because Narket penetration for renewable energy is limited because limited because relation for renewable energy is limited because it lacks the fuel security of traditional thermal generation; its output is not dependable, and energy storage is commercially unproven.

20 Most people are reluctant to give up the 21 reliability and convenient fuel availability of a 22 combustion engine car for an expensive, battery-powered 23 electric car with a limited range, limited recharging 24 opportunities, and limited battery life.

25 So in this same replacement decision analogy, why FH-A-45

1 should NIPSCO be allowed to send \$4 billion of reliable 2 combustion-based generation to the junkyard and replace it 3 at ratepayer expense with shiny new renewables that can 4 only be used when the weather cooperates?

5 Further to this point, NIPSCO says that a 6 portfolio of renewable generation would save its customers 7 \$4 billion over the next 30 years. If that is indeed the 8 case, why must customers suffer a rate increase to kick-9 start NIPSCO's transformation to its version of a green new 10 deal?

Are NIPSCO's ratepayers wealthy enough to scrap Are NIPSCO's ratepayers wealthy enough to scrap 3 green new deal will provide lower electric rates? I think 14 the answer is emphatically no.

Have I told you yet that ratepayers also fund Have I told you yet that ratepayers also fund remployees? The most recent report under the Dodd-Frank law shows that the CEO of NIPSCO's parent company was paid \$5.4 million and that the median NIPSCO employee pay was \$105,000. For context, that \$105,000 median compensation is \$32,000 more than U.S. Steel pays its employees at its 20 Gary Works and around the country.

There are many NIPSCO customers that make less than \$32,000 per year, and those customers are struggling to pay NIPSCO's already high gas and electric bills.

1 Others here this evening will recommend equally 2 valid reasons for denying the NIPSCO rate increase, and I 3 could name many more myself, but my time is limited. Let 4 me finish with this recommendation.

5 Before any new rate increase can even be 6 considered, I respectfully submit that the company should 7 first be required to demonstrate that it is making every 8 reasonable effort to generate power to provide electric 9 service to its retail customers at the lowest cost 10 reasonably possible. That is NIPSCO's obligation under 11 Indiana Code, and it is a requirement that NIPSCO has been 12 ignoring.

I suggest three metrics and direct testimony from NIPSCO that should be reported publicly to the Commission. First, NIPSCO should report an annual comparison of monthly electric bills with all its J.D. Power peer group.

17 Second, NIPSCO should provide a quarterly report 18 and annual summary of its day-ahead offer prices for its 19 generating units compared to the day-ahead prices at MISO's 20 nips.nips node.

21 Third, NIPSCO should provide a quarterly report 22 and annual summary of the energy volume produced by NIPSCO 23 generation compared to the energy volume consumed by its 24 customers, and last, NIPSCO should provide direct quarterly 25 testimony that describes the company's efforts to -- and I FH-A- 47

1 quote from 8-1-2-42(d) -- generate power to provide 2 electricity to its retail customers at the lowest cost 3 reasonably possible.

4 These measures will help the Commission and 5 ratepayers gauge how effectively NIPSCO is managing assets 6 funded by its customers to mitigate electric costs for its 7 customers. NIPSCO has a highly-skilled and very well-paid 8 workforce that can produce much greater affordability for 9 customers if they are given the right direction and 10 incentives.

11 Thank you very much for your efforts on behalf of 12 ratepayers and your consideration of my suggestions.

13 Good evening.

14 MR. REED: Thank you, sir.

- 15
- 16
- 17
- 18
- 19
- 20
- 21
- 22
- 23
- 24
- 25 (WITNESS DENNIS RACKERS EXCUSED)

MR. REED: Your Honor, the Public next calls 1 2 Ms. Susan M. Chiappetta. 3 4 SUSAN M. CHIAPPETTA, a witness appearing on behalf of the 5 Public, having been first duly sworn, б testified as follows: 7 8 DIRECT EXAMINATION, 9 OUESTIONS BY MR. REED: 10 Q Good evening, ma'am. 11 How are you? 12 A Fine, thank you. 13 0 Could I have you, please, spell your last name for the 14 record? I'm not sure I read that correctly. 15 A Yes. 16 You were very close. 17 C-h-i-a-p-p-e-t-t-a. 18 Q Thank you very much, ma'am. 19 Please go ahead. 20 A Thank you. Good evening, everyone. It's an honor to be here 21 22 to give my testimony. My name is Sue Chiappetta, and I've lived in 23 24 Merrillville, Indiana for almost 30 years. I'm a border 25 crosser from Illinois. I worked for NIPSCO almost 25 years FH-A-49

in a wide range of positions, including Meter Reader,
 Technician at Schahfer generating station, and finally in
 Gary as a Facility Meterman. In August, I retired to start
 a new chapter in my life.

5 My mother's name was Gloria, and she is no longer 6 with us. It seems like only yesterday that I was the 7 advocate for her just like you all are for us, and I was 8 the advocate when she was disabled and had to live on a 9 fixed income. As an Illinois resident, she had one regular 10 foe, and that was ComEd.

For those of you familiar with their background, they've made an art form of sticking it to their customers. Many of their cases are well known. For example, they raised rates to build nuclear power plants, and even though nuclear power plants and the power generated from those are supposed to be cleaner and less expensive, ComEd still requested a rate increase.

18 Is this beginning to sound a little familiar to 19 you?

20 The biggest joke was back in 2016 when ComEd 21 asked for rate hikes to disassemble three of those same 22 plants. Wait. Customers paid additional money to build 23 them. We had rate hikes to pay more to run them, and now 24 customers have been asked to pay higher rates to tear those 25 plants down. ComEd even asked for -- requested a rate hike FH-A-50

1 to cover its own capital investments. Fortunately, due to 2 the help of consumer groups and the protest of ratepayers 3 themselves, quite a few of these increases get overturned 4 in the courts even though it can take many, many years, and 5 the ratepayers have to suffer with the higher costs.

6 So what does this have to do with us, you say? 7 We're a different state. We're a different utility 8 company.

9 In 2018, I found myself joining thousands of 10 others in this state that are now on fixed or low incomes. 11 We are facing the possibility of a substantial rate hike of 12 almost 12 percent by NIPSCO, northwest Indiana's premier 13 energy company and a Forbes 500 entity, and here's where I 14 begin to wonder whether NIPSCO has decided to emulate its 15 neighbor to the west.

16 NIPSCO will have all of its generating stations 17 closed by 2028, even possibly as early as 2023, if that 18 plan goes through. That's definitely during my lifetime 19 and most of ours or the rest of us. They plan to partner 20 with three wind farm companies, not build their own. That 21 would be known as a capital investment. Their solar farms 22 are still scattered throughout the area, and you can find 23 them driving around. The hydro dams are still operational, 24 though very small, and basically what we can see is that 25 NIPSCO is trimming the fat off of its operation. Less FH-A-51

1 expense, environmental safer energy, and it all sounds
2 good, and so why the rate increase of almost 12 percent to
3 its customers? Is this sounding more familiar?

I find myself thinking about a crazy bumper
sticker I once read that said I can't believe I'm still
protesting this stuff, and that's the clean version
obviously, but NIPSCO is taking this game one step further.
To appease their industrial customers, NIPSCO wants to
offer them a 19 percent rate decrease to keep their
business. The only way NIPSCO can accomplish this without
lowering their profit margin is to charge its residential,
business, and not-for-profit customers almost 12 percent
more for the rates we pay and by raising the fixed rate
fees.

Up until now, NIPSCO has been an integral part of the northwest Indiana community. Service and rates have been reasonable. They're very active in our community. Ha They're environmentally conscientious. They were voted one of the best places to work and voted one of the most diverse. They've been good to and for the community celebrating over 100 years of service in northwest Indiana.

We want NIPSCO to continue the quality service We want NIPSCO to continue the quality service this community has enjoyed, and we appreciate a cleaner environment, and thus, that's the reason why renewable energy sources and programs are subsidized already by you FH-A-52

1 and I, the taxpayer. I'm sure that a competent, well-2 organized company such as NIPSCO has the resources 3 necessary to appease its industrial customers while 4 honoring its service to its residential ratepayers.

5 I say to everyone that is behind me now, I urge 6 everyone to contact their representatives and to get their 7 voices heard as well as mine being heard by calling, 8 tweeting, Facebooking, doing whatever you can, to let the 9 folks who make these decisions know that we all vote no to 10 this rate hike. Get involved so that the ComEds and 11 NIPSCOs are held accountable for their actions.

12 Thank you for your time, and remember that when 13 our voices are heard and they are, you know, raised 14 together, they can be very powerful.

15 Thank you very much for this opportunity to 16 speak.

17 Q Thank you, ma'am.

18

19

20

21

22

23

24 25

(WITNESS SUSAN M. CHIAPPETTA EXCUSED)

THE COURT: Thank you, all. We're going to take a quick break for about ten 3 minutes; so if you could all meet back here it looks like 4 at about 7:35. Let's go off the record. б (RECESS) (HEARING IN RECESS UNTIL 7:35 P.M., SAME DAY) FH-A- 54

	10/8 10/15 24/11 51/12 52/2 52/12	7
MD DEED: [2] 2/42 49/44	14 percent [1] 10/5	
MR. REED: [2] 3/12 48/14 THE COURT: [2] 3/1 3/8	15 [1] 43/9	75 percent [1] 42/3 7:35 [2] 54/4 54/25
	15 percent [2] 43/18 43/22	
\$	150 [1] 18/14 16 [1] 34/24	8
\$1 [1] 42/16	170 percent [2] 27/16 27/20	8-1-2-42 [2] 40/25 48/1
\$1 million [1] 42/16	18.9 percent [1] 26/5	8-1-2-42.7 [1] 1/15
\$1.4 [1] 29/5 \$1.4 billion [1] 29/5	19 percent [5] 8/6 8/10 9/15 24/12	8-1-2-61 [1]  1/15 8-1-2.5-6 [1]  1/15
\$1.83 [1] 29/2	52/9	85 percent [1] 43/15
\$1.83 million [1] 29/2	1st [1] 17/19	860 percent [2] 27/13 27/18
\$105 [1] 7/13	2	8th [2] 2/2 2/4
\$105,000 [2] 46/20 46/20	2,094 [1] 34/7	9
\$11.2 [1] 29/6	2001 [1] 34/11	
\$130 [1] 7/15 \$137 [1] 7/13	2008 [1] 29/3	9 percent [1]  36/5 9-0 [1]  7/4
\$14 [1] 26/2	2009 [1] 27/12	
\$146 [1] 7/15	2010 [2] 29/3 29/6	Α
\$15,000 [1] 13/4	2011 [1] 28/25 2014 [1] 40/15	abatement [1] 35/13
\$150,000 [2] 8/24 18/10	2015 [1] 41/22	ability [1] 4/11
\$17 [1] 26/2 \$175 000 [2] 8/17 8/20	2016 [2] 42/4 50/20	able [6] 12/21 13/19 13/20 33/13 34/9 43/12
\$175,000 [2] 8/17 8/20 \$187 [1] 7/16	2018 5 7/17 29/9 40/15 42/18 51/9	about [24] 4/8 17/23 23/14 23/16
\$20 [1] 41/25	2019 [7] 1/1 1/8 2/1 2/2 2/4 18/12	25/19 25/25 27/12 27/16 27/18 28/14
\$20 million [1] 41/25	27/12	28/15 28/21 30/19 32/5 33/14 33/17
\$201 [1] 7/25	2023 [2] 30/12 51/17 2028 [2] 30/13 51/17	34/2 36/9 41/21 42/3 43/15 52/4 54/2
\$217,617.84 [1] 18/13	21 [1] 34/24	54/4 Absent [1]  21/6
\$22,000 [3] 9/11 9/13 10/19	217 [1] 18/15	accelerated [2] 35/5 35/8
\$227 [1] 29/4 \$227 million [1] 29/4	220 [1] 18/15	accomplish [1] 52/10
\$25 [1] 35/4	220 percent [1] 27/13	according [2] 28/4 34/25
\$25 million [1] 35/4	25 [1] 49/25	accountable [1] 53/11
\$274,000 [1] 12/25	270 [1] 35/22 28 percent [1] 10/3	accounting [1] 1/22
\$283 [2] 7/25 8/2		accurate [1] 27/9
\$3,445 [1] 9/5 \$22,000 [2] 46/24 46/24	3	acknowledge [1]  44/22 acquire [1]  39/3
\$32,000 [2] 46/21 46/24 \$36,000 [1] 9/8	3 percent [2] 7/19 13/15	acquiring [1] 40/21
\$370 [1] 40/18	3,929 [1] 34/6	acronym [1] 44/6
\$370 million [1] 40/18	30 [2] 46/7 49/24 30 percent [3] 10/2 10/18 23/5	across [1] 15/4
\$370,000 [1] 18/16	31,000 [1] 5/24	act [2] 26/12 30/5
\$4 [4] 45/1 46/1 46/7 46/12	31st [2] 5/23 9/3	Action [1] 2/17 actions [1] 53/11
\$430,000 [1] 29/9 \$45,000 [1] 18/19	33 [1] 29/6	active [1] 52/17
\$5 [2] 41/21 42/13	33,000 [1] 34/2	actually [1] 23/22
\$5 million [2] 41/21 42/13	370 [1] 18/16	add [2] 18/14 33/12
\$5,000 [3] 9/20 9/24 10/22	4	added [1] 7/23
\$5.4 [1] 46/19	4 percent [1] 36/5	addition [1] 35/21
\$770 [1] 34/20 \$770 million [1] 34/20	40 [1] 13/13	additional [5] 6/16 8/19 9/20 42/20 50/22
\$770 million [1] 34/20 \$8 [1] 7/21	400,000 [1] 14/23	ADMINISTERED [1] 3/6
\$9 [1] 42/3	42 [2] 40/25 48/1 42 7 [1] 1/15	ADMINISTRATIVE [1] 1/7
\$9 million [1] 42/3	42.7 [1] 1/15 45159 [1] 1/12	administrators [1] 35/25
\$9,600 [1] 9/6	460,000 [1] 40/3	admission [1] 44/14
\$94 [1] 7/13	4th [1] 4/6	adult [1] 39/17 advanced [1] 24/5
1	5	advanced [1] 24/5 adversely [1] 36/16
1,000 [1] 7/14		advocate [2] 50/7 50/8
1.4 percent [2] 26/3 27/3	50 [1]   33/1 500 [3]   27/13  27/19  51/13	Aetna [1] 17/20
100 [1] 9/21	520 percent [1] 27/18	Affairs [1] 41/7
100 percent [1] 31/1	53 percent [1] 30/11	affect [1] 24/7
100 years [1] 52/21	552 [1] 35/20	affected [3] 24/4 35/24 36/17 affiliated [1] 33/15
11 [1] 1/1 11.2 percent [1] 33/19	6	afford [5] 12/21 13/19 13/20 18/5
11.75 [1] 26/6		18/20
115 [1] 7/2	61 [1] 1/15 65 percent [1] 30/12	affordability [8] 9/2 42/23 43/20 43/23
11th [2] 1/8 43/9	689 [1] 7/12	43/25 44/7 44/23 48/8
12 [3] 6/10 6/15 6/22	6:00 [2] 1/2 1/9	afraid [2] 4/11 28/16
12 percent [11] 7/11 8/4 8/8 9/12 9/19	6th [2] 2/1 12/17	after [4] 7/17 30/11 39/5 42/17

Α	are [65]	12/4 14/4 17/4 20/4 22/4 25/4 32/14
	area [5] 6/1 27/2 29/15 29/16 51/22	38/4 48/11 49/4
again [3] 8/23 29/12 31/4	areas [1] 25/25	behavior [1] 44/9
against [3] 15/19 31/7 43/17 aging [1] 13/11	Aren't [1] 28/7	behind [2] 21/5 53/5
ago [1] 8/20	argue [1] 43/21	being [3] 28/17 35/17 53/7
agree [1] 15/21	Arnold [1] 34/12	believe [8] 6/1 6/3 6/4 26/8 26/23
ahead [6] 20/15 22/18 25/17 47/18	around [7] 9/14 10/7 10/22 30/1 34/24	35/17 40/4 52/5
47/19 49/19	46/22 51/23	belongs [1] 27/15
align [1] 43/3	art [1] 50/12	below [5] 10/3 10/4 10/6 10/18 23/15
aligning [1] 44/9	as [64] ask [4]  10/14 16/1 28/7 38/20	benefit [2] 41/25 44/18 benefits [1] 10/1
all [23] 3/8 7/5 8/4 8/4 13/10 15/21	asked [4] 8/19 50/21 50/24 50/25	best [5] 36/13 36/23 40/5 40/6 52/19
17/18 20/21 20/22 21/2 28/4 29/20	Assembly [1] 14/18	bets [1] 28/9
30/11 39/14 40/19 43/23 47/16 50/7	assets [5] 20/23 21/5 45/6 46/12 48/5	better [3] 25/12 40/14 43/9
51/16 52/1 53/9 54/1 54/3	assure [1] 25/22	between [3] 13/15 21/10 27/11
allowed [1] 46/1 allowing [1] 22/20	attached [2] 27/21 36/7	big [2] 33/22 36/25
almost [7] 20/22 34/21 49/24 49/25	attempt [2] 15/7 43/21	bigger [1] 33/22
51/12 52/2 52/12	attest [1] 40/23	biggest [3] 18/24 26/9 50/20
alone [3] 18/10 18/11 35/21	audience [1] 16/1	bill [16] 7/13 7/15 7/25 8/6 8/15 8/23
already [9] 7/24 10/9 18/18 23/5 23/7	Auditorium [1] 1/9	9/19 9/25 10/8 10/12 10/23 18/12 26/5
23/10 33/16 46/25 52/25	August [1] 50/3	33/23 36/15 36/15 billing [2] 8/9 9/23
also [14] 2/3 2/13 13/4 13/6 24/12 31/5	authorities [1] 28/18 authority [2] 1/16 40/10	billing [2] 8/9 9/23 billion [7] 29/5 34/22 45/1 45/3 46/1
33/7 33/9 33/12 38/24 39/14 39/21	availability [1] 45/21	46/7 46/12
42/12 46/15	average [9] 7/11 7/16 9/7 9/10 10/5	bills [6] 18/17 21/9 26/16 26/17 46/25
alternative [2] 30/24 39/19	16/6 18/10 23/14 27/19	47/16
always [2] 26/12 43/12	avoided [1] 30/18	bit [3] 8/16 23/13 24/2
am [14] 4/5 5/3 12/17 15/17 16/9 17/18 23/2 26/24 28/13 28/15 28/16	aware [2] 29/20 40/22	blast [1] 29/21
33/7 33/8 38/19	away [1] 30/20	board [1] 7/18
among [1] 14/19	В	bonus [2] 43/16 43/24
analogous [1] 45/6		border [1] 49/24
analogy [1] 45/25	B-r-o-w-n [1] 14/14	bore [1] 44/5
analysis [1] 15/9	back [3] 34/15 50/20 54/3 back-up [1] 34/15	boring [1] 28/8
announced [1] 35/15	background [1] 50/11	both [6] 7/23 20/16 20/25 21/12 21/13 38/25
announcement [1] 35/11	bad [1] 36/24	BRAD [1] 1/7
annual [8] 8/15 23/8 42/2 43/15 43/24	balance [1] 31/6	break [1] 54/2
47/15 47/18 47/22	base [1] 20/18	breathtaking [1] 27/24
annually [6] 13/4 35/4 40/18 41/21 42/13 42/16	based [2] 23/9 46/2	brief [1] 15/24
another [5] 15/12 18/18 29/21 42/9	basically [1] 51/24	bring [1] 23/3
42/18	basis [2] 8/15 21/12	bringing [1] 17/23
answer [3] 8/20 8/21 46/14	battery [2] 45/22 45/24	Brown [5] 14/2 14/4 14/14 14/15
any [9] 10/15 12/21 13/7 18/6 27/3	battery-powered [1] 45/22 be [47] 3/4 3/9 6/20 7/10 7/16 8/11	16/25
29/2 29/13 39/1 47/5	8/17 8/24 8/24 9/10 10/11 12/21 13/19	brownouts [1]  34/10 budget [2]  8/14 8/23
anybody [1] 21/7	13/20 15/12 16/4 16/11 17/18 18/4	budgets [1] 6/16
anyone [1] 16/3	21/12 23/22 24/3 24/8 24/10 24/12	build [4] 45/11 50/14 50/22 51/20
apologize [3] 27/7 29/12 32/24	24/15 28/8 29/20 30/17 30/18 33/13	building [1] 34/14
appear [1] 43/20	33/20 34/9 35/24 36/1 40/5 42/24	built [1] 21/11
appearance [2] 38/22 38/24 appearances [1] 2/15	44/10 46/1 46/4 47/5 47/7 47/14 49/21	bumper [1] 52/4
appearing [14] 2/17 2/19 2/24 3/16 5/6	50/16 51/21 53/14	burden [3] 9/9 13/9 24/8
12/4 14/4 17/4 20/4 22/4 25/4 32/14	beat [1] 28/17	burdens [1] 6/16
38/4 49/4	because [8] 13/18 15/24 27/4 38/20	burning [1] 26/9
appease [2] 52/8 53/3	40/1 42/15 45/14 45/16 become [1] 30/8	business [9] 6/11 8/3 8/7 10/20 16/6
applaud [1] 17/22	become [1] 30/8 becoming [1] 34/12	41/4 41/10 52/10 52/12 businesses [8] 6/17 15/7 18/4 18/6
apples [2] 22/23 23/2	been [27] 2/10 2/13 3/17 5/7 7/24 9/25	18/23 23/5 24/12 35/24
applicable [1] 1/20	12/5 12/19 14/5 17/5 20/5 20/22 22/5	buy [1] 34/9
appreciate [2] 10/24 52/23	24/14 25/5 32/15 36/8 38/5 43/12	buyers [1] 45/10
appreciation [1] 28/9	44/14 45/4 47/11 49/5 50/24 52/15	
approach [1] 43/2 approached [1] 35/12	52/17 52/20	<u>C</u>
approached [1] 35/12 appropriate [1] 1/22	before [7] 1/10 1/11 5/21 38/17 39/6	C-h-i-a-p-p-e-t-t-a [1] 49/17
approval [5] 1/18 1/19 1/21 1/22 20/23	44/13 47/5	CAC [1] 2/18
approve [2] 12/25 15/18	beg [1] 13/17	California [1] 34/11
approved [2] 20/22 33/22	begin [2] 38/17 51/14	call [1] 3/10
approximately [3] 6/10 8/17 13/4	beginning [2] 12/24 50/18	called [1] 30/14
April [1] 42/18	begins [1]  6/8 behalf [15]  2/17 2/19 2/24 3/16 5/6	calling [1] 53/7 calls [12] 3/13 5/1 12/1 14/1 17/1 20/1
April 2018 [1] 42/18		

С	colleagues [1] 15/20	cooler [1] 24/2
calls [6] 22/1 25/2 30/11 32/1 38/1	collective [1] 26/11	cooperates [1] 46/4
49/1	combustion [2] 45/22 46/2	copies [1] 39/8
calmed [1] 28/23	combustion-based [1] 46/2	copy [2] 6/24 39/1
Campaign [1] 29/1	come [6] 8/5 8/19 14/25 18/18 22/20	corporate [2] 2/21 44/3
can [28] 5/14 5/15 8/21 14/12 18/5	23/13 ComEd [4]  50/10 50/16 50/20 50/25	Corporation [1] 36/11 corporations [1] 29/22
18/6 18/7 22/24 24/6 25/1 25/13 28/10	ComEds [1] 53/10	correctly [1] 49/14
32/7 32/9 32/10 32/20 38/12 38/17	comments [2] 6/14 15/24	cost [19] 4/8 8/13 9/20 13/16 26/3
39/5 46/3 47/5 48/8 51/4 51/22 51/24	commercial [1] 7/22	26/21 26/22 29/16 29/19 34/5 40/2
52/10 53/8 53/14	commercially [1] 45/19	40/13 40/19 40/22 41/16 42/7 44/21
can't [3] 32/3 32/4 52/5 cannot [2] 15/11 18/20	Commission [16] 1/11 1/12 2/10 2/12	47/9 48/2
capacity [3] 20/24 30/6 34/8	4/13 6/12 6/13 10/14 14/17 22/22	cost-shift [1] 29/19
capital [3] 28/9 51/1 51/21	25/18 31/3 31/5 40/9 47/14 48/4	costs [8] 23/23 30/19 34/14 35/8 42/2
captioned [1] 1/13	COMMISSIONER [1] 22/24	45/9 48/6 51/5
capture [1] 41/24	Commissioners [7] 14/19 28/13 28/15	
car [5] 45/7 45/8 45/8 45/22 45/23	29/12 29/18 33/5 39/13 commitment [1]  41/11	17/12 20/12 22/13 33/1 35/13 36/1 42/5 47/3 49/13 54/3
care [1] 8/25	common [3] 1/20 4/6 6/20	couldn't [1] 8/20
carefully [1] 26/1	communication [1] 43/5	Council [13] 4/6 5/22 5/25 6/21 7/4
cars [1] 45/13	communities [1] 41/12	7/10 13/4 13/5 14/20 15/3 15/18 16/12
case [5] 29/15 41/9 44/11 44/14 46/8	community [8] 25/22 26/11 33/21 36/9	
cases [2] 20/22 50/13 cause [4] 1/11 1/12 1/13 2/11	52/16 52/17 52/20 52/23	Councilman [7] 10/10 14/15 16/10
celebrating [1] 52/21	companies [3] 9/18 24/13 51/20	17/19 17/22 33/7 36/8
centers [1] 30/1	company [21] 1/14 2/20 2/22 6/9 9/21	Councilwoman [2] 12/15 17/16
CEO [2] 41/4 46/18	12/25 27/6 27/19 28/3 35/13 35/17	counsel [1] 2/15
certain [1] 33/16	36/8 41/2 41/6 42/19 43/12 46/18 47/6 51/8 51/13 53/2	Counselor [4] 2/14 2/25 6/25 7/2
certainly [3] 17/14 23/10 38/23	company's [3] 40/17 41/14 47/25	Counselors [1] 3/1 countless [1] 4/14
Chairman [2] 33/5 39/13	compared [3] 27/24 47/19 47/23	country [1] 46/22
change [4] 26/18 41/21 42/9 42/17	comparison [2] 27/22 47/15	county [23] 2/1 2/3 14/20 14/20 14/22
changes [2] 25/20 41/17	compensation [3] 29/5 46/16 46/20	15/17 15/22 16/6 16/10 16/12 16/12
changing [1] 41/18 chapter [1] 50/4	competent [1] 53/1	33/7 33/10 34/1 34/2 35/10 35/10
charge [8] 9/22 13/6 26/2 26/8 26/15	completed [1] 41/22	35/12 35/14 35/19 35/20 36/6 36/10
26/25 35/3 52/11	concepts [1] 43/3	couple [1] 7/8
charge they [1] 9/22	concern [3] 25/25 27/2 29/16	COURT [2] 1/8 54/1
charges [3] 1/16 1/18 7/11	concerned [1] 33/17	courts [1] 51/4
Charlie [3] 14/2 14/4 16/25	concerns [4]  4/8 28/23 29/14 30/19 conclusion [1]  31/3	cover [1] 51/1 crazy [1] 52/4
chart [2] 27/23 36/7	Conduct [1] 41/10	create [2] 20/20 20/24
cheaper [1] 34/3	conducted [1] 36/3	creates [1] 16/4
Chiappetta [4] 49/2 49/4 49/23 53/25	conscientious [1] 52/18	credits [1] 45/12
children [2] 26/10 26/24 choice [2] 10/12 24/1	conservation [1] 26/13	crisis [1] 12/20
CHRISTOPHER [2] 2/19 2/21	conservative [1] 42/14	Criticism [1] 28/24
circle [1] 38/21	conserve [1] 26/18	criticized [1] 29/1
circulation [1] 2/6	consider [6] 10/16 10/18 10/19 10/20	crosser [1] 49/25
cities [2] 6/1 6/3	26/1 42/5 considerably [1] 35/13	Crown [1] 39/18
citizens [8] 2/17 12/17 13/14 13/19	considerably [1] 35/13 consideration [3] 4/14 10/25 48/12	culture [1] 44/12 current [1] 44/10
15/10 20/25 21/11 36/25	considered [1] 47/6	currently [2] 6/13 34/18
city [55]	considering [1] 29/14	customer [19] 7/12 8/11 33/11 38/18
City's [2] 6/17 8/13	consistently [1] 41/20	41/3 41/3 41/5 41/8 41/25 42/1 42/21
class [1] 29/23 clean [2] 40/1 52/6	constituents [1] 10/11	42/24 43/1 43/2 43/7 43/8 43/25 44/11
cleaner [2] 50/16 52/23	consumed [1] 47/23	44/18
Clerk [1] 6/23	consumer [7] 2/14 2/25 6/25 7/1 7/2	customers [47] 6/11 8/3 8/5 8/9 18/24
close [3] 5/3 35/11 49/16	33/10 51/2	24/11 26/4 29/17 30/2 30/2 30/8 30/17
closed [1] 51/17	contact [2] 33/3 53/6	30/20 30/23 33/21 33/23 34/17 36/14
closes [1] 36/5	contacted [1] 4/7 context [1] 46/20	36/24 40/4 40/7 41/6 41/11 41/21 41/24 42/7 42/13 42/23 43/20 44/21
closure [1] 35/21	continue [3] 24/14 35/7 52/22	41/24 42/7 42/13 42/23 43/20 44/21 46/6 46/8 46/23 46/24 47/9 47/24 48/2
coal [15] 30/14 31/1 33/18 34/4 34/7	continues [1] 17/25	48/6 48/7 48/9 50/12 50/22 50/24 52/3
35/2 35/18 40/17 40/18 41/19 42/2	continuing [1] 21/12	52/8 52/12 53/3
42/7 42/11 45/2 45/5	continuous [2] 44/12 44/15	customers' [1] 30/3
coal-fired [4] 31/1 35/18 40/17 45/2 Coalition [1] 2/17	continuously [1] 13/9	cut [1] 36/19
Code [7] 1/14 1/15 40/10 40/25 41/10	contractor [1] 35/23	D
41/14 47/11	contrary [1] 36/23	
collar [1] 24/6	Controller [3] 8/15 8/18 18/12	D-o-n-k-l-e [1] 25/15 daily [1] 15/15
colleague [1] 17/22	convenient [1] 45/21	uany [1] 10/10

D dams [1] 51/23 date [1] 2/8 daughters [1] 39/17 David [2] 12/14 22/24 David-e [1] 12/14 Davis [1] 34/11 day [4] 7/6 47/18 47/19 54/25 day-ahead [2] 47/18 47/19 days [1] 2/7 deal [3] 15/7 46/10 46/13 decade [1] 34/19 decades [1] 39/21 December [1] 28/25 December 2011 [1] 28/25 decided [1] 51/14 decision [1] 45/25 decisions [2] 44/25 53/9 decrease [7] 9/15 18/2 18/23 23/6 23/9 24/12 52/9 decreasing [1] 26/4 definitely [1] 51/18 degrees [1] 24/5 delay [2] 41/25 42/17 deliver [1] 41/11 delivery [1] 13/2 demand [4] 26/20 26/21 26/22 40/7 demanding [1] 34/16 demonstrate [1] 47/7 Dennis [3] 38/2 38/4 48/25 deny [1] 40/9 denying [1] 47/2 departments [2] 35/25 36/1 dependable [1] 45/18 depreciation [2] 1/20 35/5 describe [1] 44/24 describes [1] 47/25 despite [2] 29/4 43/7 determine [2] 43/18 44/3 determined [3] 42/14 43/16 43/24 detrimental [1] 33/20 did [3] 23/20 34/11 44/11 difference [1] 14/21 different [5] 28/19 39/22 44/5 51/7 51/7 difficult [2] 13/14 36/11 difficulty [1] 16/5 direct [15] 3/20 5/10 6/23 12/8 14/8 17/8 20/8 22/8 25/8 32/18 35/20 38/8 47/13 47/24 49/8 direction [2] 26/16 48/9 director [1] 40/16 disabled [1] 50/8 disassemble [1] 50/21 distinct [1] 43/21 distinguished [1] 39/13 district [4] 12/17 14/20 17/19 33/7 districts [1] 36/16 diverse [1] 52/20 diversity [1] 30/16 dividend [1] 28/8 do [12] 6/7 10/5 10/12 15/11 18/17 27/1 31/6 32/7 33/2 39/3 39/8 51/6 docketed [1] 1/11 document [1] 1/4 Dodd [1] 46/17 Dodd-Frank [1] 46/17 does [6] 25/12 27/25 28/1 44/22 44/23

51/6 doesn't [1] 43/20 dog [1] 4/12 doing [3] 6/5 14/21 53/8 dollars [3] 8/16 9/16 34/22 Don [5] 5/2 5/4 5/6 11/25 23/19 don't [10] 8/21 14/12 14/23 21/7 22/23 energy [14] 30/11 30/12 30/16 34/4 23/2 30/7 32/6 33/1 39/1 done [2] 18/18 20/24 Donkle [4] 25/2 25/4 25/15 31/25 door [2] 29/10 29/11 double [1] 36/7 down [9] 26/21 26/22 29/21 31/1 34/23 35/15 36/2 39/6 50/25 Dr [2] 20/2 20/14 drain [1] 34/23 dramatic [4] 18/1 18/1 27/25 29/18 dramatic -- Such [1] 18/1 driving [1] 51/23 drop [1] 42/15 due [3] 35/20 42/18 51/1 duly [12] 3/6 3/17 5/7 12/5 14/5 17/5 20/5 22/5 25/5 32/15 38/5 49/5 during [6] 12/18 27/20 29/3 40/15 41/1 51/18 duties [1] 16/2

#### Ε

each [1] 39/22 EARLE [2] 2/19 2/21 early [1] 51/17 earnings [4] 42/16 43/12 43/13 43/17 easily [2] 27/22 33/1 economic [3] 18/4 31/6 36/4 economics [1] 29/22 economies [1] 35/19 effect [1] 36/22 effectively [1] 48/5 effectiveness [2] 40/12 44/17 effort [2] 44/9 47/8 efforts [6] 25/24 28/22 41/23 42/18 47/25 48/11 eight [3] 29/10 35/4 42/17 eight-month [1] 42/17 either [2] 10/11 13/20 elderly [2] 4/9 13/14 electric [35] 1/17 1/20 1/21 6/10 7/11 7/24 9/19 36/18 36/19 36/20 39/19 39/21 39/22 39/23 39/25 40/2 40/4 40/7 40/18 41/16 42/23 42/25 43/10 43/14 44/2 45/1 45/8 45/8 45/13 45/23 46/13 46/25 47/8 47/16 48/6 electricity [7] 21/9 26/19 33/23 34/5 34/10 36/15 48/2 eliminated [1] 36/1 else [4] 26/5 27/24 29/17 30/21 email [1] 6/25 Emerson [1] 17/20 emphasis [1] 43/8 emphasize [1] 44/6 emphatically [1] 46/14 employed [1] 35/22 employee [4] 40/14 43/24 44/9 46/19 employees [7] 9/21 10/1 29/11 35/23 44/1 46/17 46/21 employment [1] 41/1 EMS [1] 36/1 emulate [1] 51/14

encourage [3] 26/12 40/12 41/3 encouraged [1] 41/15 encourages [1] 41/10 end [3] 25/24 34/11 40/4 ending [1] 42/4 ends [1] 41/4 34/4 34/9 34/17 45/16 45/18 47/22 47/23 51/13 52/1 52/25 engine [1] 45/22 engineer [1] 39/20 English [1] 2/6 enhance [1] 30/10 enhanced [1] 41/11 enjoyed [1] 52/23 enough [3] 30/22 30/22 46/11 entire [4] 14/22 15/25 16/12 33/21 entity [1] 51/13 environment [2] 34/20 52/24 environmental [2] 35/7 52/1 environmentally [1] 52/18 equally [1] 47/1 establishing [1] 44/12 estimate [1] 42/14 estimated [1] 34/24 evaluations [2] 41/20 41/22 even [10] 12/23 23/15 35/2 41/9 42/5 47/5 50/14 50/25 51/4 51/17 evening [25] 3/22 3/23 5/12 5/13 5/21 7/10 12/10 12/11 14/10 14/11 17/10 17/11 20/10 20/11 22/10 22/21 25/10 33/5 38/10 38/11 39/13 47/1 48/13 49/10 49/21 eventually [1] 42/17 ever [2] 43/14 44/21 every [5] 8/10 15/6 23/13 40/23 47/7 everybody [5] 26/5 27/24 29/17 30/21 33/2 everyone [5] 3/2 5/13 49/21 53/5 53/6 exactly [2] 23/12 40/2 EXAMINATION [11] 3/20 5/10 12/8 14/8 17/8 20/8 22/8 25/8 32/18 38/8 49/8 example [1] 50/13 excellent [2] 23/20 32/11 excessive [1] 6/15 EXCUSED [11] 4/25 11/25 13/25 16/25 19/25 21/25 24/25 31/25 37/25 48/25 53/25 executive [1] 29/5 executives [2] 29/7 46/16 Exhibit [1] 1/5 exist [1] 28/19 existing [3] 40/5 42/21 46/12 expect [2] 10/6 44/21 expectation [1] 44/22 expectations [3] 35/1 44/8 44/24 expected [1] 34/25 expense [3] 39/24 46/3 52/1 expenses [1] 40/20 expensive [3] 42/12 45/22 50/16 experience [2] 43/2 43/8 explicit [1] 44/7 explicitly [1] 21/1 explored [1] 42/1 express [1] 25/19 extremely [1] 33/17

F	folks [4]  5/2 8/7 10/6 53/9	10/7 10/11 10/21 15/24 16/1 23/3
	follows [11] 3/18 5/8 12/6 14/6 17/6	23/18 23/18 23/22 23/23 23/24 24/3
face [2] 17/25 29/24	20/6 22/6 25/6 32/16 38/6 49/6	24/6 24/8 24/14 32/8 54/2
Facebooking [1] 53/8	food [2] 10/12 24/1	good [25] 3/22 3/23 3/24 5/12 5/13
faced [1] 17/24	foolish [1] 30/24	12/10 12/11 14/10 14/11 17/10 17/11
faces [1] 14/19	Forbes [1] 51/13	20/10 20/11 22/10 25/10 30/17 33/5
facilities [4] 40/6 40/8 40/13 44/17	forgive [1] 5/2	38/10 38/11 39/13 48/13 49/10 49/21
Facility [1] 50/3	form [2] 38/21 50/12	52/2 52/20
facing [1] 51/11	Fortunately [1] 51/1	got [4] 18/11 18/16 23/5 29/3
fact [1] 15/23	forward [3] 6/24 14/25 15/21	government [5] 23/3 23/7 32/25 33/8
facts [2] 7/8 18/8	fossil [3] 26/9 26/13 26/19	36/10
fair [6] 9/13 13/11 24/13 24/15 25/22	found [4] 28/17 28/22 36/11 51/9	Governor [2] 34/12 34/13
31/8	four [5] 30/12 39/21 39/22 40/15 41/24	
familiar [5] 14/18 33/25 50/11 50/18	Frank [1] 46/17	grandchildren [2] 26/11 26/24
52/3	frankly [1] 42/21	grandson [1] 33/14
families [1] 15/6	friends [1] 23/9	grant [2] 10/15 10/16
family [2] 15/6 18/7	front [3] 15/3 27/7 36/9	granted [1] 24/12
family 90 percent [1] 15/6	fuel [9] 39/23 40/16 40/18 40/21 41/19	
far [1] 6/2	41/20 42/8 45/17 45/21	graphs [1] 27/21
farm [1] 51/20	fueled [1] 45/7	Gray [1] 34/11
farms [1] 51/21	fuels [3] 26/9 26/13 26/19	greater [3] 42/11 42/22 48/8
fat [1] 51/25	fully [1] 21/5	green [2] 46/9 46/13
father [1] 39/17	fund [2] 21/5 46/15	grid [3] 34/9 34/16 36/20
favor [4] 7/5 7/5 14/25 16/3	funded [2] 21/12 48/6	group [4] 33/15 43/9 44/2 47/16
feared [1] 30/18	further [3] 39/10 46/5 52/7	groups [1] 51/2
February [3] 2/1 2/2 2/4	Furthermore [1] 28/21	grow [1] 27/5
February 6th [1] 2/1	future [3] 26/23 36/12 36/18	guests [1] 39/14
February 8th [2] 2/2 2/4		
federal [4] 23/3 23/6 23/7 23/8	G	guiding [1] 44/9
feed [1] 4/11	gained [1] 24/5	Н
fees [1] 52/14	gamble [1] 46/12	had [7] 12/25 24/5 24/6 42/3 50/8 50/9
fell [1] 12/24	game [1] 52/7	50/23
female [1] 9/11		
females [1] 9/10	Gary [15] 6/3 12/17 12/19 12/22 13/3 13/12 13/19 13/20 15/4 17/19 18/9	had who [1] 24/5
few [3] 9/17 10/10 51/3		half [2] 13/12 43/23
FH [1] 1/5	18/10 18/16 46/22 50/3	Hammond [4] 1/1 1/9 1/9 6/4
FH-1 [1] 1/5	gas [5] 7/19 7/20 7/23 35/14 46/25	Hamrock [1] 41/3
Field [4] 1/10 1/24 2/8 3/3	gasoline [1] 45/7	hand [2] 3/4 16/2
files [1] 2/12	gasoline-fueled [1] 45/7	handing [1] 26/10
filing [1] 44/13	gathered [1] 39/14	handle [1] 21/3
finally 121 40/2 42/40 50/2	gauge [1] 48/5	handling [2] 42/2 42/7
financial [6] 6/16 17/24 21/6 27/8 30/3	gen [1] 41/19	happy [1] 15/12
30/4	• • • •	hard [3] 9/8 10/14 16/5
financial the [1] 30/3	generate [2] 47/8 48/1	hardship [2] 15/5 18/5
find [5] 9/8 14/24 41/15 51/22 52/4	generated [2] 28/5 50/15	hardships [1] 17/24
finding [1] 13/14	generating [10] 30/6 34/1 40/6 40/13	has [30] 2/13 6/9 12/19 15/12 15/13
fine [2] 39/7 49/12	40/17 40/20 44/17 47/19 50/2 51/16	17/24 18/2 20/21 20/21 25/22 27/11
finish [1] 47/4	generation [14] 20/24 26/10 30/24	27/12 27/18 27/23 28/23 29/10 34/4
fire [1] 35/25	36/18 39/23 40/6 40/19 45/3 45/5	36/8 36/11 41/23 43/8 43/12 44/14
fired [5] 31/1 33/19 35/18 40/17 45/2	45/11 45/18 46/2 46/6 47/23	45/3 47/11 48/7 51/14 52/15 52/23
firm [1] 36/4	generous [1] 46/16	
first [25] 3/10 3/13 3/17 5/7 12/5 12/18	gentleman [1] 33/2	have [52] 2/9 2/15 5/15 7/4 7/15 7/18
12/18 13/1 14/5 17/5 20/5 22/5 25/5	get [10] 8/22 12/12 13/1 13/15 15/20	8/9 9/1 9/20 9/22 9/22 9/25 10/12
26/7 30/22 32/15 32/24 38/5 41/6 41/9	35/6 39/6 51/3 53/6 53/10	10/16 10/22 13/12 17/12 18/18 18/19
41/18 41/22 47/7 47/15 49/5	gets [1] 43/6	21/4 22/13 23/6 23/8 23/25 24/5 24/5
fiscal [2] 12/19 12/20	getting [1] 23/11	24/14 25/25 27/5 27/21 28/10 28/17
Fitzpatrick [5] 3/14 3/16 4/5 4/25	give [8] 3/2 9/14 13/18 29/22 36/7 39/5	
10/10	45/20 49/22	38/12 39/1 39/3 39/10 39/18 43/23
five [6] 26/4 29/6 29/17 30/1 30/20	given [5] 1/25 2/3 2/13 30/25 48/9	45/1 46/15 49/13 50/24 51/5 51/6
42/4	giving [1] 36/23	51/16 52/16
fixed [11] 4/9 6/18 26/2 26/8 26/14	Glen [1] 17/20	having [12] 3/17 5/7 12/5 14/5 17/5
26/16 26/25 33/23 50/9 51/10 52/13	global [1] 26/8	20/5 22/5 24/1 25/5 32/15 38/5 49/5
fleet [2] 40/17 42/11	Gloria [1] 50/5	he [4] 8/20 8/21 10/10 10/10
floor [7] 4/4 5/19 12/15 14/16 17/16	go [14] 7/15 9/23 16/9 20/15 22/12	he's [2] 8/22 10/21
32/23 39/12	22/18 23/18 25/17 26/20 26/21 26/22	hear [6] 5/14 25/1 32/3 32/4 32/9
flush [1] 34/23	26/23 49/19 54/5	32/10
focus [1] 44/15	goals [1] 44/7	heard [9] 7/18 8/5 15/2 23/9 33/12
focuses [1] 43/2	goes [1] 51/18	41/1 53/7 53/7 53/13
foe [1] 50/10	going [22] 9/12 9/14 9/22 9/23 9/24	hearing [7] 1/10 1/25 2/8 3/3 39/15

Н	illogical [1] 18/22	intent [1] 44/12
	impact [2] 35/18 36/9	interest [2] 36/13 36/24
hearing [2] 41/13 54/25	implement [1] 40/11	interested [1] 2/14
held [1] 53/11	implemented [1] 42/18	intermittency [1] 34/8
Hello [1] 25/11	implicitly [1] 21/1	internal [2] 42/14 44/5
help [2] 48/4 51/2 hence [1] 26/19	implore [1] 13/17	introduced [1] 15/18
her [6] 4/10 4/12 4/13 44/19 44/20	important [1] 31/6	introducing [1] 39/16
50/7	importantly [1] 27/14	invaluable [1] 25/23
here [16] 7/18 10/12 14/23 14/24 16/3	improved [1] 15/13	invest [1] 30/24
16/6 16/9 17/18 18/21 22/20 23/18	improvement [2] 44/13 44/15	invested [2] 34/19 45/1
39/14 40/1 47/1 49/21 54/3	incentive [5] 21/6 42/22 43/16 43/19	investment [2] 45/3 51/21
here's [1] 51/13	44/3	investments [5] 20/23 28/6 28/7 28/9
herself [1] 4/11	incentives [1] 48/10	51/1
Hi [2] 4/5 22/11	incentivizing [1] 30/23	investors [1] 45/10
high [6] 1/9 28/8 32/25 33/8 45/14	including [1] 50/1	involved [1] 53/10
46/25		IRP [1] 30/10
higher [7] 10/5 26/21 43/5 43/13 43/14	13/3 23/10 23/14 23/15 23/22 50/9	is [116]
50/24 51/5	incomes [4] 6/19 9/5 33/24 51/10 incorporated [1] 2/10	is it [1]  16/4 isn't [1]  30/9
Highland [1] 6/4	increase [52] 6/1 6/10 6/15 6/22 7/14	issue [1] 42/5
highly [1] 48/7	7/18 7/20 7/23 7/24 7/25 8/2 8/8 8/12	issues [1] 8/25
highly-skilled [1] 48/7	8/17 8/18 9/13 9/19 9/25 9/25 10/8	it [51] 4/14 6/4 6/8 6/20 7/6 7/12 8/1
highway [1] 36/1	10/15 10/22 12/21 13/7 13/15 13/18	8/23 8/24 9/8 10/16 10/16 13/14 13/19
hike [7] 6/3 6/14 7/20 8/4 50/25 51/11	15/1 15/8 15/19 15/23 16/3 16/13 18/3	13/20 15/4 15/5 16/3 16/4 16/4 16/11
53/10 bikee [2] 50/24 50/22	18/6 18/20 18/22 20/16 24/4 24/11	18/3 18/5 18/15 21/12 23/12 24/6 28/1
hikes [2] 50/21 50/23	25/20 26/3 26/14 27/3 27/3 28/16	28/3 28/25 29/8 30/7 30/22 33/20
him [1] 8/19 birod [1] 29/9	33/19 35/13 46/8 47/2 47/5 50/17 52/2	33/20 36/4 36/11 36/24 42/11 42/15
hired [1] 29/9 his [4] 10/21 10/22 41/6 41/9	increased [5] 23/22 27/12 27/18 27/18	43/8 45/6 45/17 46/2 47/7 47/11 50/6
hit [1] 35/6	42/3	50/12 51/4 52/1 54/3
hold [1] 1/10	increases [4] 13/10 36/15 36/16 51/3	it's [9] 10/11 17/15 20/22 24/6 24/8
holding [2] 20/17 21/2	increasing [5] 26/2 26/7 26/16 26/25	28/2 36/21 38/15 49/21
holds [1] 15/4	29/5	item [1] 26/7
home [1] 23/13	incredibly [1] 29/24	its [49] 1/16 1/20 6/10 18/20 18/22
homeowner [1] 16/6	incur [1] 9/20	18/23 28/11 29/6 29/24 30/10 30/10
honor [15] 2/16 2/23 3/12 3/13 5/1	indeed [1] 46/7	33/23 34/16 36/9 40/3 40/5 40/10
14/1 17/1 20/1 22/1 25/2 32/1 38/1	independence [1] 30/17	40/12 40/19 41/2 41/24 42/25 43/9
39/10 49/1 49/21	independent [1] 30/9	43/16 44/17 45/1 45/5 45/18 46/6 46/9
honoring [1] 53/4	index [5] 27/14 27/15 43/1 43/5 43/6	
Hood [1] 36/22	Indiana [36] 1/1 1/10 1/10 1/14 1/14 1/15 2/13 2/18 2/20 2/25 5/23 6/8 6/11	47/23 48/2 48/6 48/6 51/1 51/14 51/16
Hooper [1] 41/8	6/12 6/21 6/22 6/24 7/1 7/3 9/4 9/6	51/25 52/3 52/11 53/3 53/4 53/4 IURC [1] 33/6
hope [2] 25/12 29/18	10/17 14/18 15/11 17/19 34/5 36/24	
hopefully [4] 10/15 15/20 15/20 16/11	36/25 39/18 40/10 40/25 41/14 47/11	J
hoping [1] 8/22	49/24 52/16 52/21	J.D [6] 42/25 43/4 43/6 43/17 43/22
hostage [2] 20/19 21/2	Indiana's [1] 51/12	47/16
hosting [1] 39/15	Indianapolis [4] 2/4 2/18 2/22 7/3	January [1] 18/12
hours [2] 7/12 7/14	indicated [1] 38/20	January 2019 [1] 18/12
household [3] 9/4 9/7 18/7	indirect [1] 35/20	Jasper [9] 33/7 33/9 34/1 35/9 35/12
how [11] 10/5 23/21 27/4 27/23 27/23	individual [4] 15/14 15/14 16/10 42/19	
28/10 32/5 36/13 39/8 48/5 49/11	industrial [9] 1/23 7/22 8/5 8/9 9/15	Jeff [1] 2/24
however [3] 26/14 27/9 44/23 husband [1] 39/17	24/13 30/3 52/8 53/3	JEFFREY [1] 2/23
husband's [1] 4/10	industrials [6] 20/17 20/25 21/2 21/4	JENNIFER [2] 2/16 2/18
Huston [1] 33/5	21/10 21/11	job [2] 23/20 36/14
hydro [1] 51/23	industry [7] 18/3 28/2 28/3 28/11	jobs [4] 24/6 35/20 36/3 36/19
	34/25 39/21 41/8	Joe [1] 41/3
1	industry-leading [1] 41/8	joining [1] 51/9
I'd [4] 6/7 31/5 33/12 38/21		joke [1] 50/20
I'm [27] 2/21 6/5 9/21 15/24 16/1 18/17	28/21	JUDGE [1] 1/7
23/14 23/18 23/18 23/24 24/10 27/4	Infrastructure [2] 20/21 21/11	junkyard [1] 46/2
30/21 32/8 32/25 33/13 33/15 33/15	initial [2] 12/23 45/14	just [21] 7/8 7/17 8/22 13/14 14/17
33/17 39/16 39/20 40/1 44/4 49/14	initiative [3] 44/1 44/11 44/16	14/22 15/3 16/10 18/17 23/13 27/24 30/12 30/13 30/22 33/2 34/22 43/6
49/24 52/5 53/1	initiatives [1] 44/4	30/12 30/13 30/22 33/2 34/22 43/6
I've [7] 9/17 10/9 33/12 39/20 39/21	install [1] 30/5	44/13 44/20 45/4 50/7 justification [2] 21/8 30/4
39/23 49/23	Instead [2] 23/24 29/3 instituted [1] 7/19	justification [2] 21/8 30/4 justifications [1] 29/19
idea [1] 42/15	integral [1] 52/15	
identification [1] 1/4	Integrated [2] 30/10 30/25	κ
ignoring [1] 47/12	intended [1] 44/16	Kankakee [3] 33/8 34/1 36/10
Illinois [2] 49/25 50/9		keep [5] 10/21 13/14 15/24 24/1 52/9

К	longer [3] 35/2 42/19 50/5	meeting [3] 1/8 7/10 40/24
keeping [1] 30/1	look [2] 10/14 27/22	megawatts [2] 34/6 34/7
key [2] 27/9 43/5	looking [3] 8/6 24/7 27/10	member [1] 4/5
kick [1] 46/8	looks [1] 54/3	members [3] 7/4 7/5 14/17
kilowatt [2] 7/12 7/14	lose [2] 35/20 36/14	mentioned [1] 41/14
kind [2] 15/7 15/19	losing [1] 4/11	Merrillville [1] 49/24
kinds [1] 13/10	lost [3] 13/12 22/12 41/25	Meter [1] 50/1
know [11] 6/3 8/4 8/21 10/9 15/25	lot [2] 15/25 23/17	Meterman [1] 50/3
18/8 24/5 27/22 30/7 53/9 53/13	Lou [3] 25/2 25/4 31/25	metrics [3] 40/11 44/5 47/13
Knowing [1] 34/8	low [4]  6/18 9/9 40/2 51/10 low-cost [1]  40/2	Michigan [28]  4/6  5/22  5/22  5/25  6/6 6/17  6/21  6/21  7/3  7/7  8/13  8/17  9/3
known [3] 44/7 50/13 51/21	lower [3] 9/5 26/22 46/13	9/3 9/11 9/18 10/2 10/4 10/13 10/17
L	lowering [1] 52/11	13/5 15/2 23/20 24/8 33/18 34/21 35/5
	lowest [4] 34/5 40/22 47/9 48/2	41/19
lacks [1] 45/17	lowest-cost [1] 34/5	microphone [1] 22/25
laid [1] 36/18		might [1] 43/21
Lake [4] 2/1 15/23 16/7 16/12	M	mike [4] 22/12 25/12 32/8 41/8
language [1] 2/6 LaPorte [1] 35/10	M-o-l-d-e-n-h-a-u-e-r [1] 22/16	Miller [1] 17/21
large [5] 21/9 30/2 30/8 30/17 30/23	ma'am [11] 12/10 13/22 17/10 19/1	million [13] 8/16 29/2 29/4 29/6 34/20
largest [7] 5/23 9/3 26/4 29/17 30/20	22/10 22/14 22/17 24/17 49/10 49/18	35/4 40/18 41/21 41/25 42/3 42/13
35/9 39/24	53/17	42/16 46/19
last [19] 3/25 5/15 12/12 14/13 17/12	made [5] 2/7 30/5 34/4 45/4 50/12	millions [1] 9/16
20/12 22/13 25/13 25/15 27/10 27/11	mail [1] 6/25	mine [1] 53/7
27/20 28/12 29/8 38/12 43/10 45/4	main [1] 43/11	miniscule [1] 16/4
47/24 49/13	mainly [1] 15/1	minutes [2] 33/1 54/3
late [2] 4/10 44/13	maintain [1] 21/10	MISO [1] 42/10 MISO's [1] 47/19
later [1] 39/4	maintaining [1] 34/15 major [3] 8/11 12/19 20/17	MISO's [1] 47/19
LaVetta [5] 12/1 12/4 12/16 13/25	majority [1] 40/3	missing [1]  27/9 mistaken [1]  42/6
17/22	make [7] 10/19 22/21 23/24 24/1 40/5	misunderstandings [2] 27/8 29/13
law [4] 1/7 1/25 26/20 46/17	46/23 53/9	mitigate [2] 40/13 48/6
lead [3] 5/25 6/6 44/10	making [5] 9/13 9/15 24/10 29/4 47/7	mix [2] 22/23 23/2
lead-up [1] 44/10	male [1] 9/7	modify [1] 1/16
leaders [1] 41/2	managed [2] 39/23 40/16	Moldenhauer [4] 22/2 22/4 23/1 24/25
leading [2] 13/6 41/8 learn [1] 42/4	management [2] 41/17 42/22	money [3] 8/25 23/13 50/22
learned [1] 42/2	managers [2] 42/5 42/15	monies [1] 8/22
least [4] 2/7 18/5 44/4 45/3	managing [1] 48/5	monopoly [2] 25/21 31/7
leave [2] 14/12 21/5	manipulating [1] 28/18	month [10] 7/13 7/13 7/19 7/21 7/25
led [1] 34/11	manufacturing [2] 9/17 9/18	10/7 18/11 18/16 18/19 42/17
left [1] 34/25	many [12] 18/18 28/18 28/19 33/23	monthly [8] 7/15 18/12 26/2 26/8
Legislative [1] 41/7	39/8 42/20 45/6 46/23 47/3 50/13 51/4	26/15 26/25 36/14 47/15
less [4] 9/6 46/23 50/16 51/25	51/4 March [3] 1/1 1/8 /1/22	months [3] 40/24 41/23 44/13
let [4] 18/8 39/16 47/3 53/8	March [3] 1/1 1/8 41/22 margin [1] 52/11	more [23] 8/22 8/24 13/12 15/20 23/13
let's [2] 28/14 54/5	Marion [1] 2/3	26/6 27/13 27/18 30/8 30/16 34/19 35/22 36/6 36/20 36/21 39/21 40/3
level [5] 10/3 10/4 10/6 10/19 14/20	marked [1] 1/4	42/12 46/21 47/3 50/23 52/3 52/13
life [3] 34/25 45/24 50/4	market [4] 42/10 42/13 45/13 45/16	most [10] 15/6 15/7 23/8 24/4 24/7
lifelong [1] 33/9	massive [1] 29/19	45/2 45/20 46/17 51/19 52/19
lifetime [1] 51/18	materials [3] 39/1 39/2 39/3	mostly [1] 45/10
lights [1] 10/21	math [1] 18/17	mother's [1] 50/5
like [13] 4/13 4/14 6/7 24/4 25/18 27/7 29/14 31/5 33/12 38/21 50/6 50/7 54/3	matter [1] 4/15	motivation [2] 29/25 30/4
29/14 31/5 33/12 38/21 50/6 50/7 54/3  Likewise [1] 45/10	maximize [2] 40/12 44/17	motivations [2] 26/15 26/18
limited [7] 45/14 45/14 45/16 45/23	may [6] 2/15 3/9 7/18 16/4 22/18 40/15	move [1] 26/15
45/23 45/24 47/3	May 2018 [1] 40/15	MR [29] 2/19 2/23 3/10 3/13 3/21 5/1
little [7] 8/16 14/22 23/8 23/13 23/16	maybe [1] 14/24	5/11 12/1 12/9 14/1 14/9 17/1 17/9
24/2 50/18	Mayor [1] 7/6	20/1 20/9 22/1 22/9 25/1 25/9 32/1
live [11] 10/3 10/4 10/6 10/17 10/18	me [16] 5/2 5/14 15/3 15/21 20/12	32/4 32/7 32/11 32/19 38/1 38/9 39/10
23/17 23/21 23/25 24/8 39/18 50/8	22/13 24/4 25/1 28/1 32/4 32/9 33/16	49/1 49/9
lived [2] 20/23 49/23	38/17 39/16 47/4 53/5	Mr. [7] 5/2 14/2 25/2 32/2 38/2 38/16
living [4] 4/9 6/18 13/16 15/16	mean [1] 33/22	39/12 Mr. Charlie [1], 14/2
LLC [1] 1/14	means [2] 7/20 27/17 measured [1] 42/25	Mr. Charlie [1] 14/2 Mr. Doppis [1] 38/2
lobbying [2] 28/22 29/2	measures [2] 43/7 48/4	Mr. Dennis [1]  38/2 Mr. Don [1]  5/2
lobbyists [2] 29/9 29/10	median [6] 9/4 9/5 9/6 13/3 46/19	Mr. Lou [1] 25/2
local [5] 1/2 6/17 33/10 35/19 35/23	46/20	Mr. Paul [1] 32/2
locations [1] 45/15	medicine [1] 24/1	Mr. Rackers [2] 38/16 39/12
logic [1] 26/19	medium [1] 15/12	MS [5] 2/16 12/1 17/2 22/2 49/2
long [4] 20/23 25/23 31/8 39/6	meet [2] 40/7 54/3	Ms. [1] 44/20
long-lived [1] 20/23		

Μ	NiSource's [1] 28/21	opposes [1]  6/22
Ms. Sistovaris [1] 44/20	no [15]  1/5 1/12 18/6 18/7 24/12 35/2	opposite [1] 26/15
much [20] 4/3 5/18 5/20 10/24 15/15	39/10 39/18 42/19 42/21 44/14 44/15	opposition [2] 13/7 18/21
16/14 20/14 21/14 23/22 24/7 24/16	46/14 50/5 53/9	oranges [2] 22/23 23/2
28/12 31/11 39/9 40/18 40/22 48/8	node [1] 47/20	order [1] 13/1
48/11 49/18 53/15	non [1] 28/25	Ordinance [1] 13/1
	non-partisan [1] 28/25	organization [1] 29/1
Multiple [1] 41/20	none [1] 44/6	organizational [1] 43/11
multiples [1] 34/18	noon [1] 16/11	organized [1] 53/2
municipal [3] 6/16 8/14 8/23	Northern [3] 1/13 2/20 6/8	other [5] 2/14 4/14 40/20 42/1 43/9
municipalities [1] 8/8	northwest [5] 15/11 36/25 51/12	others [3] 16/8 47/1 51/10
must [2] 29/20 46/8	52/16 52/21	OUCC [1] 39/14
muzzled [1] 33/16	Norwine [5] 32/2 32/12 32/14 33/6	our [39] 8/15 12/18 12/19 13/1 13/4
my [46] 4/5 4/7 4/8 10/12 12/16 12/18	37/25	
12/18 15/15 15/20 15/24 17/22 20/16	not [32] 9/13 10/15 12/21 13/11 13/18	25/19 25/22 26/9 26/10 26/10 26/11
21/3 22/12 23/3 25/12 25/15 26/7 27/2	13/18 13/19 13/20 16/1 23/18 23/25	26/15 26/16 26/17 26/18 26/23 26/24
27/7 27/8 27/11 27/21 28/23 29/12	24/6 24/10 27/8 28/9 28/23 29/2 30/18	27/5 28/4 31/4 31/6 34/8 34/17 35/24
29/14 29/16 29/25 30/19 33/3 33/6	30/23 33/13 33/15 33/25 36/8 38/17	36/9 36/16 41/4 41/11 41/11 41/12
39/5 39/17 40/21 40/23 41/1 42/5 42/9		
42/14 47/3 48/12 49/22 49/23 50/4	38/20 43/8 44/3 44/22 45/18 49/14	41/15 52/17 53/13
50/5 51/18	51/20 52/12	ours [1] 51/19
myself [4] 39/16 47/3 51/9 52/4	notice [4] 1/24 2/3 2/13 38/24	out [12] 14/12 15/15 17/23 20/19 21/1
	notices [1] 2/9	21/4 21/6 21/7 27/24 27/25 28/11
N	now [30] 2/10 3/2 3/9 6/4 6/20 7/17	36/18
name [18] 3/25 4/5 5/15 12/12 12/16	7/25 8/13 8/21 9/2 9/12 9/21 9/24 10/5	out-performance [1] 27/25
14/13 17/12 20/12 22/13 25/13 25/15	12/1 13/12 13/13 14/19 14/22 20/1	out-performed [1] 28/11
32/20 33/6 38/12 47/3 49/13 49/23		output [1] 45/18
50/5	51/10 52/15 53/5	over [18] 7/21 7/25 8/1 8/16 13/13
names [1] 44/6	nuclear [2] 50/14 50/15	14/23 16/2 24/1 25/23 27/6 27/10 31/1
Nancy [5] 22/2 22/4 24/25 32/21 32/21	numerous [2] 3/6 30/15	31/8 34/19 42/3 45/1 46/7 52/21
Nancy-e [1] 32/21	•	overall [2] 26/3 27/2
	0	overturned [1] 51/3
Nancy-o-r-w-i-n [1] 32/21	OATH [1] 3/6	owe [1] 12/24
nation [1] 34/6	objections [1] 26/7	own [5] 20/20 28/4 30/5 51/1 51/20
national [1] 10/5	obligated [1] 40/5	owner [1] 10/20
nationally [1] 36/3	obligation [4] 40/23 40/23 41/14 47/10	
natural [1] 35/14	observations [1] 27/8	Ρ
near [1] 23/25	obviously [1] 52/7	P-e-r-k-i-n-s [1] 20/13
nearly [1] 41/24	October [2] 7/17 7/19	P-r-z-y-b-y-l-i-n-s-k-i [1] 5/17
necessary [2] 1/21 53/3	off [3] 34/9 51/25 54/5	P.M [3] 1/2 1/9 54/25
need [6] 15/10 15/11 21/10 33/3 34/6	offer [3] 42/10 47/18 52/9	page [1] 28/24
39/8	office [5] 2/13 2/25 6/24 7/1 12/18	paid [4] 34/20 46/18 48/7 50/22
needs [1] 31/7	official [2] 2/12 16/11	paralysis [1] 15/9
neighbor [2] 4/8 51/15	officially [1] 16/9	parent [2] 41/2 46/18
neighborhoods [1] 17/20	often [1] 41/1	parity [1] 21/10
neighbors [1] 4/7	okay [2] 5/14 10/7	part [3] 27/15 40/14 52/15
nephew [1] 33/14	once [3] 44/20 44/22 52/5	particularly [2] 6/18 35/19
net [3] 27/3 28/14 28/16	one [14] 4/7 15/12 18/6 18/7 34/5	parties [1] 2/14
net let's [1] 28/14		partisan [1] 28/25
network [1] 20/24	52/18 52/19	
Never [1] 44/21		partner [1] 51/19 pass [3] 18/6 18/7 42/7
new [10] 1/18 1/22 41/6 45/8 45/8 46/3	one-sixth [1] 43/22	
46/9 46/13 47/5 50/4	ones [1] 4/14	pass-through [1] 42/7
new with [1] 45/8	only [11] 13/15 13/18 27/13 27/16	passed [4] 7/3 7/24 13/5 13/6
newspapers [2] 2/5 2/5	33/15 38/20 41/23 42/5 46/4 50/6	passing [1] 6/2
next [14] 5/1 7/6 7/21 10/7 14/1 17/1	52/10	past [4] 13/13 27/6 34/19 44/25
22/1 25/2 31/2 32/1 35/4 38/1 46/7	OpenSecrets.org [2] 28/23 29/8	Paul [5] 32/2 32/12 32/14 33/6 37/25
49/1	operate [1] 28/20	pave [1] 12/22
nine [4] 7/4 29/10 30/13 44/5	operating [1] 34/15	pay [19] 8/22 9/22 10/7 10/22 13/1
nips.nips [1] 47/20	operation [1] 51/25	18/9 18/19 24/6 26/5 29/5 34/18 35/7
NIPSCO [101]	operational [2] 35/3 51/23	36/20 36/21 46/19 46/25 50/23 50/24
NIPSCO's [25] 18/22 26/4 26/14 29/17	operations [2] 28/5 44/2	52/13
29/25 30/20 30/23 30/25 33/17 41/6	opinion [2] 20/16 21/3	paychecks [1] 23/11
41/10 42/8 43/8 43/11 43/15 43/24	opinions [2] 25/19 31/5	payday [2]  33/22 36/25
44/2 44/25 45/5 46/9 46/11 46/12	opportunities [4] 41/15 42/1 42/20	paying [3] 28/9 29/2 40/8
46/18 46/25 47/10	45/24	payment [1] 43/16
	opportunity [4] 25/19 30/9 31/4 53/15	payments [2] 27/5 44/3
NIPSCOs [1] 53/11	oppose [2] 6/2 27/3	payout [1] 43/19
NiSource [14] 2/21 27/5 27/10 27/12		pays [3] 18/9 18/17 46/21
27/15 27/17 27/23 27/25 28/2 28/10	30/21	peak [1] 34/9
28/24 29/1 29/9 41/2		

Ρ peer [2] 43/9 47/16 peers [1] 28/11 penetration [2] 45/13 45/16 pension [1] 4/10 people [19] 5/24 10/3 10/17 10/18 15/25 18/5 18/5 18/18 23/8 23/11 23/14 23/14 23/21 23/25 24/3 24/4 24/7 36/14 45/20 per [7] 7/14 7/16 8/2 9/7 9/11 43/17 46/24 percent [49] 6/10 6/15 6/22 7/11 7/19 8/4 8/6 8/8 8/10 9/12 9/15 9/19 10/2 10/3 10/5 10/8 10/15 10/18 13/15 15/6 23/5 24/11 24/12 26/3 26/5 26/6 27/3 27/13 27/13 27/16 27/18 27/18 27/20 29/6 30/11 30/12 31/1 33/19 36/5 36/5 42/3 43/15 43/18 43/22 43/23 51/12 52/2 52/9 52/12 perfect [2] 3/24 25/1 performance [4] 27/25 43/16 43/25 44/1 performed [1] 28/11 period [1] 29/3 Perkins [4] 20/2 20/4 20/14 21/25 permission [1] 38/21 person [7] 3/10 14/24 15/3 15/3 32/3 32/6 32/10 PERSONS [1] 3/6 Petition [1] 1/13 Petitioner [1] 2/20 phase [1] 1/17 place [2] 1/24 6/15 placed [1] 2/11 places [1] 52/19 plain [1] 30/22 plan [16] 30/10 30/11 30/15 30/25 33/17 33/21 35/14 35/15 36/9 36/11 36/13 36/19 36/23 36/24 51/18 51/19 planet [1] 26/24 plans [2] 3/2 34/3 plant [6] 1/21 34/1 35/16 35/21 36/5 45/2 plants [16] 30/14 30/16 31/1 34/21 34/23 35/2 35/6 35/12 35/19 35/22 36/2 42/3 50/14 50/15 50/22 50/25 plants' [1] 35/7 plead [1] 13/17 please [18] 2/15 3/3 3/10 3/25 5/15 10/16 10/17 10/19 10/20 12/13 17/13 20/12 25/14 25/17 32/20 38/13 49/13 49/19 pleased [1] 17/18 plus [1] 43/3 pocket [1] 45/11 point [2] 39/18 46/5 police [1] 35/25 poor [2] 29/23 36/22 POPE [1] 1/7 population [4] 5/23 10/2 13/11 13/13 portfolio [1] 46/6 portion [3] 8/11 26/16 26/17 positions [1] 50/1 possibility [1] 51/11 possible [4] 35/12 40/22 47/10 48/3 possibly [2] 6/4 51/17 Post [1] 2/1 poverty [8] 10/3 10/4 10/6 10/19 23/17

23/21 23/25 23/25 power [22] 20/20 30/24 31/7 34/15 34/16 34/23 35/6 36/2 39/25 40/6 42/12 42/25 43/4 43/6 43/17 43/22 47/8 47/16 48/1 50/14 50/15 50/15 powered [1] 45/22 powerful [1] 53/14 predicts [1] 36/4 prematurely [2] 33/18 35/11 premier [1] 51/12 prepared [3] 23/10 23/17 32/24 present [1] 38/25 presentation [2] 27/21 39/5 presenting [1] 23/20 President [2] 5/22 23/19 previous [1] 12/25 price [10] 25/22 27/10 27/12 27/17 28/1 28/10 31/8 42/10 43/6 45/14 prices [5] 26/20 26/22 27/23 47/18 47/19 primarily [1] 42/24 printed [1] 2/6 prior [3] 2/7 35/10 44/15 priority [1] 30/25 proactive [1] 43/4 probably [1] 16/8 problem [2] 12/19 26/9 produce [3] 42/21 43/13 48/8 produced [1] 47/22 producing [1] 39/24 production [1] 45/2 products [2] 9/23 33/10 professional [1] 39/20 profit [4] 29/4 36/21 52/11 52/12 programs [1] 52/25 proofs [1] 2/9 property [2] 35/9 36/15 proposal [10] 18/2 18/22 26/1 26/14 29/19 29/20 29/21 29/23 30/1 45/5 proposed [7] 4/8 6/9 6/14 6/22 25/20 33/19 35/14 proposes [1] 35/3 protest [1] 51/2 protesting [1] 52/6 proud [2] 6/5 33/14 proudly [1] 5/21 provide [8] 12/23 40/1 46/13 47/8 47/17 47/21 47/24 48/1 provided [1] 1/25 Przybylinski [5] 5/2 5/4 5/6 11/25 23/19public [36] 1/10 1/14 2/8 2/20 2/24 3/3 3/13 3/17 5/1 5/7 6/8 6/13 12/1 12/5 14/1 14/4 17/1 17/4 20/1 20/5 22/1 22/5 22/21 23/23 25/2 25/4 25/21 29/1 31/4 31/8 32/1 32/14 38/1 38/5 49/1 49/5 Public's [1] 1/5 publication [2] 1/25 2/9 publications [1] 2/7 publicly [1] 47/14 published [1] 2/6 pull [4] 20/19 21/1 21/4 21/6 pulling [1] 21/7 purchase [1] 45/9 purchases [1] 42/12 purpose [1] 43/11 pursuant [1] 1/14

pursue [1] 42/22 put [2] 7/9 9/10 Q quality [2] 43/3 52/22 quarterly [3] 47/17 47/21 47/24 quarters [1] 34/22 question [1] 8/21 questions [12] 3/21 5/11 12/9 14/9 17/9 20/9 22/9 25/9 32/19 38/9 39/11 49/9quick [1] 54/2 quite [3] 14/21 34/24 51/3 quote [4] 28/4 29/10 44/12 48/1 R R-a-c-k-e-r-s [1] 38/15 Rackers [5] 38/2 38/4 38/16 39/12 48/25 raise [5] 3/3 7/11 7/12 16/2 36/19 raised [3] 27/11 50/14 53/13 raising [1] 52/13 range [3] 45/14 45/23 50/1 ranked [1] 43/9 ranking [2] 42/25 43/18 rate [40] 6/1 6/3 6/10 6/14 7/18 7/20 8/4 8/16 13/7 16/3 18/3 18/22 18/23 20/16 20/18 25/20 25/20 26/3 27/2 27/3 28/16 33/19 36/6 40/10 41/9 44/10 44/14 44/19 46/8 47/2 47/5 50/17 50/21 50/23 50/25 51/11 52/2 52/9 52/13 53/10 ratepayer [2] 40/13 46/3 ratepayers [12] 35/3 35/6 36/21 41/16 45/1 46/11 46/15 48/5 48/12 51/2 51/5 53/4 rates [14] 1/16 1/17 1/18 1/20 1/23 6/23 21/9 36/19 43/14 46/13 50/14 50/24 52/13 52/16 read [4] 6/7 7/9 49/14 52/5 Reader [1] 50/1 reading [1] 32/24 ready [1] 34/22 real [1] 24/8 really [4] 20/17 21/2 21/5 30/7 reaps [1] 36/21 reason [6] 7/8 28/13 28/15 42/6 44/16 52/24 reasonable [5] 21/8 44/21 44/23 47/8 52/17 reasonably [3] 40/22 47/10 48/3 reasons [4] 15/1 16/8 30/21 47/2 rebates [1] 29/4 Rebecca [3] 17/2 17/4 19/25 received [2] 2/10 23/6 receives [1] 4/9 recent [3] 36/3 41/23 46/17 recently [4] 4/7 6/9 14/17 23/5 RECESS [2] 54/15 54/25 recharge [1] 45/15 recharging [2] 45/15 45/23 recognized [1] 36/4 recommend [1] 47/1 recommendation [1] 47/4 recommendations [1] 41/18 recommended [1] 41/17 record [11] 2/11 4/1 5/16 12/13 14/13 17/12 25/13 32/20 38/12 49/14 54/5 recovery [1] 35/8

result [2] 42/10 44/25 sentence [1] 41/10 R retail [2] 47/9 48/2 separate [1] 44/2 reduce [5] 26/18 41/15 42/12 42/15 retire [2] 33/18 45/5 September [1] 40/15 45/9 retired [2] 14/17 50/3 September 2014 [1] 40/15 reducing [4] 21/8 26/17 30/2 30/4 retirement [1] 35/18 serve [3] 12/16 20/25 33/6 reduction [2] 8/6 8/10 retires [1] 30/14 service [17] 1/14 1/17 1/21 1/23 2/20 REED [29] 2/23 2/24 3/10 3/21 5/1 revenue [1] 15/16 6/9 25/22 31/8 39/19 40/2 41/16 43/3 5/11 12/1 12/9 14/1 14/9 17/1 17/9 revenues [1] 28/5 47/9 52/16 52/21 52/22 53/4 20/1 20/9 22/1 22/9 25/1 25/9 32/1 Services [2] 2/21 7/1 reverse [1] 36/22 32/4 32/7 32/11 32/19 36/8 38/1 38/9 revised [1] 1/19 seven [1] 44/4 39/10 49/1 49/9 revolving [2] 29/10 29/11 severe [1] 18/4 reeks [2] 29/20 29/21 rich [2] 29/22 36/23 share [2] 31/4 43/17 reeks -- this [1] 29/20 riders [1] 1/19 shareholder [3] 42/16 43/12 44/24 refer [1] 23/19 right [7] 3/4 8/21 13/12 13/13 28/2 shareholders [1] 43/13 reference [1] 2/11 28/3 48/9 she [6] 4/9 44/22 44/23 50/5 50/8 50/9 referencing [1] 35/18 rise [2] 7/21 36/5 sheet [2] 38/22 38/24 regarding [1] 6/14 risk [1] 34/17 shift [4] 4/8 18/1 29/19 30/21 region [1] 15/4 shifting [4] 13/9 26/3 29/16 30/19 Robin [1] 36/22 regular [1] 50/9 role [2] 25/21 41/6 shiny [2] 45/8 46/3 regulated [8] 28/2 28/3 28/3 28/5 28/7 rolling [1] 34/10 shocked [1] 35/15 28/11 28/17 31/7 round [2] 18/15 18/15 short [1] 43/6 regulating [1] 34/16 shortsighted [1] 35/17 rules [1] 1/19 regulations [2] 1/19 26/12 should [11] 8/1 21/12 26/12 40/5 46/1 run [1] 50/23 regulatory [6] 1/11 6/12 6/13 22/22 running [1] 10/13 47/6 47/14 47/15 47/17 47/21 47/24 28/18 41/7 Ryan [1] 17/20 shoulder [1] 34/17 relationship [1] 15/13 show [1] 27/22 reliability [3] 36/20 43/3 45/21 S showed [1] 41/20 reliable [6] 25/22 28/8 31/8 34/4 40/2 saddled [1] 8/11 shows [3] 8/23 29/8 46/18 46/1 safer [1] 52/1 shrift [1] 43/6 relief [2] 1/22 23/7 said [7] 9/18 10/10 10/11 41/4 41/5 shut [3] 35/15 36/2 39/6 reluctant [1] 45/20 44/20 52/5 shutting [1] 31/1 remaining [1] 43/18 sales [1] 45/8 signed [2] 7/5 7/6 remember [1] 53/12 salt [3] 12/23 12/24 13/2 significant [1] 23/7 remove [1] 21/6 same [6] 6/5 23/12 40/3 45/25 50/21 significantly [1] 36/16 renewable [8] 30/11 30/12 30/16 34/4 54/25 similar [1] 43/10 45/6 45/16 46/6 52/24 satisfaction [2] 43/1 43/7 simple [2] 26/19 27/23 renewables [1] 46/3 satisfy [1] 43/13 since [2] 25/21 33/12 replace [4] 34/3 34/7 45/6 46/2 save [3] 41/21 42/13 46/6 single [3] 14/24 39/24 44/20 replacement [1] 45/25 savings [3] 41/24 42/2 42/21 sir [27] 3/22 3/25 4/3 4/17 5/12 5/15 replaces [1] 30/15 say [9] 6/5 8/1 10/7 14/25 21/3 30/22 5/18 11/1 14/10 14/12 16/15 20/11 replacing [1] 45/7 38/25 51/6 53/5 21/15 23/1 25/10 25/13 25/16 31/11 report [4] 46/17 47/15 47/17 47/21 saying [6] 6/2 15/10 15/15 15/19 32/7 32/20 32/22 37/2 38/10 38/20 reported [1] 47/14 15/22 23/12 38/24 39/9 48/14 Reporter [1] 1/4 says [3] 28/25 34/6 46/5 Sistovaris [2] 41/5 44/20 represent [2] 14/19 17/20 scattered [1] 51/22 situation [2] 10/13 12/20 representative [1] 15/2 scenarios [1] 23/21 six [4] 15/21 43/7 44/24 45/4 representatives [2] 15/22 53/6 Schahfer [6] 33/18 33/25 34/21 35/5 sixth [1] 43/22 representing [1] 4/6 35/21 50/2 size [1] 9/21 represents [1] 15/5 schedules [1] 1/18 skilled [1] 48/7 request [6] 15/17 23/24 24/10 40/9 small [11] 6/11 8/3 8/7 9/17 9/17 16/6 school [5] 1/9 32/25 33/8 36/11 36/16 40/10 44/19 schools [1] 35/24 18/4 18/23 24/11 35/23 51/24 requested [2] 50/17 50/25 Schwarzenegger [1] 34/12 smaller [1] 30/15 requesting [3] 15/1 15/17 30/1 scores [1] 43/5 snow [1] 12/23 require [1] 40/11 scrap [1] 46/11 so [30] 6/5 8/7 9/9 9/21 10/14 13/17 required [2] 45/15 47/7 Sean [4] 3/13 3/16 4/5 4/25 14/12 14/24 15/17 18/2 18/3 18/14 requirement [2] 40/24 47/11 20/25 23/6 23/13 24/10 26/7 27/17 seated [1] 3/9 resident [4] 6/11 7/14 33/9 50/9 second [2] 27/2 47/17 27/25 28/7 28/12 30/19 31/3 35/2 residential [8] 7/12 7/22 8/7 8/10 secondly [1] 30/23 35/13 45/25 51/6 52/2 53/10 54/3 24/11 43/1 52/11 53/4 Sections [1] 1/15 social [1] 4/10 residents [11] 6/17 6/18 8/3 8/25 9/2 security [2] 4/10 45/17 solar [3] 34/7 45/11 51/21 15/14 15/14 18/4 18/20 18/23 34/2 see [5] 8/4 8/8 14/18 28/14 51/24 some [8] 10/16 14/18 17/23 18/8 23/3 Resolution [9] 6/2 6/7 6/24 7/6 7/9 seeing [1] 23/12 27/9 36/1 39/4 13/5 13/7 15/18 15/22 seeking [1] 6/13 someone [1] 9/13 RESOLVED [1] 6/20 seem [1] 28/1 something [1] 30/18 Resource [2] 30/10 30/25 seems [3] 30/24 42/24 50/6 son [1] 33/14 resources [1] 53/2 seen [1] 23/8 sorry [1] 44/5 respectfully [2] 40/9 47/6 send [1] 46/1 sound [1] 50/18 responsible [1] 40/21 senior [2] 41/1 41/7 sounding [1] 52/3 rest [2] 20/18 51/19

S sounds [1] 52/1 source [2] 34/3 41/19 sources [1] 52/25 Sparks [5] 12/2 12/4 12/16 13/25 17/23 Sparks-Wade [5] 12/2 12/4 12/16 13/25 17/23 speak [7] 3/11 18/21 33/3 33/13 38/25 41/2 53/16 speaking [3] 10/9 10/10 33/9 speaks [1] 41/8 spell [11] 3/25 5/15 12/12 14/12 17/12 20/12 22/13 25/13 32/20 38/12 49/13 spend [2] 23/16 40/19 spending [1] 29/2 spent [2] 29/9 40/17 spike [1] 34/17 spoke [1] 33/3 stable [1] 28/8 Staff [2] 7/1 33/6 stakeholders [1] 41/12 stand [4] 3/3 5/21 18/21 32/6 Star [1] 2/4 start [5] 39/16 44/11 44/13 46/9 50/3 started [1] 41/23 starts [1] 41/4 state [5] 9/4 9/6 14/22 51/7 51/10 stated [1] 30/25 statement [2] 32/25 44/19 states [2] 28/19 34/5 station [2] 41/19 50/2 stations [1] 51/16 statistics [1] 23/17 Steel [1] 46/21 steelworkers [2] 33/13 33/14 step [1] 52/7 Stephen [3] 20/2 20/4 21/25 sticker [1] 52/5 sticking [1] 50/12 still [5] 15/15 50/16 51/22 51/23 52/5 stock [6] 27/10 27/12 27/17 27/23 28/1 28/10 stood [1] 27/24 storage [1] 45/19 story [1] 4/13 stranded [1] 21/5 strap [1] 9/12 strapped [1] 8/24 Strategy [1] 41/7 Street [1] 7/2 streetlights [3] 18/10 18/11 18/14 streets [1] 12/23 structure [2] 1/23 25/20 struggling [1] 46/24 students [1] 33/4 study [2] 29/15 36/3 stuff [1] 52/6 subject [1] 29/13 submit [1] 47/6 subsidies [1] 45/12 subsidized [2] 45/9 52/25 substantial [1] 51/11 substantially [2] 18/2 18/3 successful [1] 44/8 such [7] 6/15 6/16 18/1 18/1 26/11 26/23 53/2 Sue [1] 49/23

suffer [2] 46/8 51/5 suggest [1] 47/13 suggested [1] 42/9 suggestion [1] 43/4 suggestions [1] 48/12 summarize [1] 30/19 summary [2] 47/18 47/22 summertime [1] 24/3 supplies [1] 34/15 supply [3] 26/20 39/23 40/16 supporting [1] 44/19 supposed [2] 28/8 50/16 sure [6] 18/18 22/15 22/19 44/10 49/14 53/1 surely [2] 29/18 29/20 surmise [1] 42/6 surprised [1] 42/4 surprising [1] 28/1 Susan [3] 49/2 49/4 53/25 suspicion [1] 27/11 suspicious [3] 27/4 28/14 28/15 sworn [12] 3/4 3/17 5/7 12/5 14/5 17/5 20/5 22/5 25/5 32/15 38/5 49/5 system [3] 20/19 28/17 31/6 Т tacit [1] 44/14 take [8] 4/13 8/25 10/14 16/2 29/22 33/1 51/4 54/2 taking [2] 36/22 52/7 talked [1] 9/17 talking [5] 8/14 8/18 9/21 23/14 23/16 target [1] 43/21 targets [1] 43/17 tax [5] 8/22 23/8 29/4 36/15 45/12 taxes [4] 13/10 23/6 23/10 29/2 taxpayer [4] 13/11 33/10 35/9 53/1 taxpayers [3] 34/20 36/20 45/9 teacher [2] 32/25 33/8 teachers [1] 35/25 team [4] 40/16 40/21 41/15 42/9 tear [1] 50/24 Technician [1] 50/2 tell [1] 38/17 ten [8] 2/7 27/6 27/10 27/11 27/20 28/12 31/2 54/2 term [4] 12/18 12/18 25/23 31/9 terribly [1] 4/11 testified [11] 3/18 5/8 12/6 14/5 17/5 20/6 22/6 25/5 32/15 38/6 49/6 testimony [9] 3/2 22/21 23/4 40/11 41/9 44/20 47/13 47/25 49/22 than [14] 9/5 9/6 10/5 13/12 25/12 27/19 34/19 35/22 36/6 39/21 40/3 43/9 46/21 46/24 thank [54] 2/16 2/23 3/1 3/8 3/12 3/24 4/3 4/16 4/17 5/18 5/20 10/24 11/1 13/5 13/21 13/22 14/15 16/14 16/15 17/17 17/18 18/25 19/1 20/14 21/14 21/15 22/17 22/20 23/1 24/16 24/17 25/16 25/18 25/23 29/14 31/3 31/5 31/10 31/11 32/22 37/1 37/2 38/16 39/9 39/14 48/11 48/14 49/12 49/18 49/20 53/12 53/15 53/17 54/1 that [149] that's [21] 3/24 3/24 7/23 8/1 10/12 10/20 16/9 18/11 18/16 24/13 24/14 34/21 38/20 39/7 39/24 40/2 41/24

44/11 51/18 52/6 52/24 their [43] 7/13 7/15 8/6 8/8 9/19 9/23 9/23 9/24 10/1 13/16 15/13 16/2 20/20 23/10 23/11 23/22 26/4 27/5 28/4 28/18 30/3 30/4 30/5 31/1 34/12 34/12 35/15 36/14 36/14 36/15 42/6 44/22 50/11 50/12 50/13 51/20 51/21 52/8 52/9 52/11 53/6 53/6 53/11 them [12] 15/21 16/1 24/9 28/19 30/15 39/5 39/6 44/6 50/23 50/23 51/23 52/9 themselves [2] 34/23 51/3 then [6] 8/23 9/9 15/3 24/14 26/22 35/14 there [16] 7/10 15/12 15/12 15/25 16/3 18/6 22/12 24/10 29/13 29/18 35/23 42/20 42/21 44/14 44/15 46/23 there's [3] 14/21 15/9 21/8 therefore [4] 6/20 26/17 35/6 36/10 thermal [1] 45/17 these [14] 2/5 2/7 21/9 21/9 23/25 24/3 27/23 30/1 41/13 43/3 44/4 48/4 51/3 53/9 they [29] 6/5 9/18 9/19 9/22 13/15 14/25 16/2 21/4 21/5 23/6 23/11 23/11 23/12 26/1 27/15 28/16 28/19 29/3 30/5 33/16 34/6 44/7 44/8 48/9 50/13 51/19 52/18 53/13 53/14 they're [5] 9/22 27/9 34/22 52/17 52/18 they've [2] 50/12 52/20 thing [3] 6/5 27/1 30/17 things [1] 14/21 think [8] 14/23 15/9 15/25 21/7 24/13 33/3 44/16 46/13 thinking [1] 52/4 thinks [1] 21/7 third [2] 29/16 47/21 this [83] those [14] 6/18 16/8 23/17 23/18 33/25 39/23 40/8 41/17 41/22 46/24 50/11 50/15 50/21 50/24 though [3] 50/14 51/4 51/24 thousand [1] 16/8 thousands [1] 51/9 threat [1] 21/7 threatening [2] 20/19 21/1 threats [1] 30/5 three [11] 8/20 15/20 25/25 34/22 35/10 39/17 40/24 43/10 47/13 50/21 51/20 three-quarters [1] 34/22 through [8] 1/17 7/24 16/9 20/18 23/18 42/7 43/13 51/18 throughout [2] 9/5 51/22 thus [1] 52/24 tied [1] 44/4 time [16] 1/2 1/24 7/18 12/20 12/22 23/16 33/1 34/10 37/1 39/4 40/16 42/9 44/21 45/15 47/3 53/12 times [2] 2/2 44/24 today [4] 1/8 14/23 18/21 33/9 together [3] 7/9 7/23 53/14 told [1] 46/15 tomorrow [2] 15/18 16/11 tonight [6] 16/10 33/13 38/22 38/24 39/4 39/6 too [1] 15/15 took [2] 5/25 6/6

Т	Valley [2] 33/8 36/10	well-paid [1] 48/7
	value [7] 41/3 41/5 41/8 41/11 42/24	went [1] 27/19
top [2] 29/6 35/10	43/2 44/11	were [8] 2/7 16/1 23/11 23/12 23/12
topic [1] 28/24	variable [3] 26/17 26/21 26/22	35/15 49/16 52/18
towards [1] 9/24	various [1] 23/21	west [2] 7/2 51/15
Township [1] 34/1	vast [1] 40/3	what [9] 6/7 7/9 10/12 18/9 23/9 27/14
tracker [1] 42/8	vendors [1] 35/23	34/18 51/6 51/24
traditional [1] 45/17		
transformation [1] 46/9	verbatim [3] 16/5 36/8 41/4	what's [1] 24/14
tremendously [1] 15/13	version [2] 46/9 52/6	whatever [1] 53/8
Tribune [1] 2/1	versus [1] 14/22	whatsoever [1] 9/14
trickle [1] 29/21	very [29] 4/3 5/18 5/20 9/8 10/24 16/5	Wheatfield [1] 35/11
trickle-down [1] 29/21	16/5 16/5 16/5 16/14 20/14 21/14 23/8	when [15] 7/23 8/24 12/23 13/15
trimming [1] 51/25	24/16 27/4 27/22 30/24 31/11 39/9	18/14 23/11 26/20 26/21 35/15 35/17
true [4] 15/4 28/10 30/7 30/8	40/22 46/16 48/7 48/11 49/16 49/18	36/5 46/4 50/8 50/20 53/12
trusted [1] 45/7	51/24 52/17 53/14 53/15	where [3] 8/19 9/8 51/13
try [2] 9/12 32/8	via [1] 6/25	WHEREAS [3] 6/8 6/12 6/14
trying [1] 10/21	viable [1] 39/18	whether [2] 38/17 51/14
turn [3] 9/14 10/6 10/21	Violet [1] 41/5	which [11] 6/9 7/15 7/20 7/25 9/15
tweeting [1] 53/8	virtually [1] 28/4	15/5 18/17 27/14 27/17 27/19 34/11
tweeting [1] 55/6 twice [2] 35/7 40/19	voices [2] 53/7 53/13	while [3] 8/3 18/6 53/3
	volume [3] 3/24 47/22 47/23	white [1] 24/6
two [2] 7/21 30/21	vote [2] 7/4 53/9	white-collar [1] 24/6
type [2] 12/21 13/7	voted [3] 7/5 52/18 52/19	who [17] 3/2 3/10 18/5 23/10 23/17
typically [3] 39/24 43/15 45/11	VP [1] 41/7	23/20 23/21 24/3 24/4 24/5 24/7 26/5
U		33/2 33/23 33/25 35/22 53/9
	W	whole [1] 9/5
U.S [2] 9/6 46/21	W-y-a-t-t [1] 17/15	wholesale [2] 42/10 42/13
ugly [1] 29/24	Wade [5] 12/2 12/4 12/16 13/25 17/23	whom [1] 18/7
unable [2] 12/22 12/23	wages [1] 9/25	Whoops [1] 22/12
under [7] 28/24 40/10 41/14 42/8	Wait [1] 50/22	why [7] 9/9 16/9 32/6 45/25 46/8 52/2
42/25 46/17 47/10	want [9] 14/12 15/15 21/4 22/23 23/2	52/24
underestimating [1] 34/14	32/24 33/1 40/1 52/22	wide [1] 50/1
understand [1] 9/9	wanted [3] 18/8 23/16 42/15	widely [1] 44/7
understanding [3] 29/25 41/13 42/6	wants [1] 52/8	widely-known [1] 44/7
unemployment [2] 36/4 36/6	Ward [1] 4/6	widow [1] 4/9
unfair [2] 8/10 30/22	warm [1] 24/2	wife [1] 39/17
UNIDENTIFIED [3] 32/3 32/6 32/10	warming [1] 26/8	Wikipedia [2] 28/22 28/24
union [1] 35/22	was [34] 1/25 2/3 4/7 6/4 7/3 7/6 7/9	will [44] 3/2 6/15 7/20 7/25 8/1 8/3 8/8
units [2] 33/19 47/19	7/9 7/10 10/10 18/13 20/24 21/11	8/9 8/17 8/19 8/24 9/10 9/20 9/22
unjust [1] 20/16	23/12 40/14 40/16 40/19 40/21 40/22	
unjustifiable [2] 20/17 33/20		12/21 13/18 13/20 14/24 14/24 15/20
unproven [1] 45/19		16/11 18/4 18/19 26/5 26/18 26/23
unquote [1] 29/11	42/17 46/18 46/19 50/5 50/6 50/7 50/8	33/13 33/22 34/6 34/8 34/10 35/6
until [2] 52/15 54/25	50/10 50/20	35/24 36/4 36/7 36/9 36/19 39/3 40/11
up [20] 7/15 8/5 8/19 9/24 13/15 18/15	WASHBURN [2] 2/16 2/18	42/22 46/13 47/1 48/4 51/16
18/15 18/18 26/20 26/23 27/7 27/13	Washington [1] 7/2	wind [3] 34/7 45/11 51/20
27/15 27/20 32/6 34/15 36/8 44/10	way [4] 21/3 24/14 28/17 52/10	winter [1] 12/24
45/20 52/15	ways [1] 45/7	wintertime [1] 24/2
upgrades [2] 34/20 35/8	we [50] 1/8 2/15 6/2 7/4 8/4 8/19 8/22	wish [4] 26/1 30/8 31/3 38/25
urge [1] 53/5	9/12 10/6 10/13 12/20 12/20 12/24	wishes [1] 3/10
us [9] 13/1 15/11 21/2 22/20 24/7 50/6	13/5 13/6 13/9 13/12 13/18 14/23	within [1] 44/8
50/7 51/6 51/19	15/10 15/11 15/19 15/23 16/12 18/9	without [3] 15/11 32/8 52/10
usage [2] 7/22 35/14	18/17 18/18 21/10 22/12 24/6 24/14	witness [24] 3/16 4/25 5/4 5/6 11/25
use [5] 22/24 40/5 40/6 40/10 44/23	24/14 32/3 34/2 34/10 34/18 38/17	12/4 13/25 14/4 16/25 17/4 19/25 20/4
used [4] 9/25 43/18 44/3 46/4	39/6 39/6 39/18 41/16 42/1 42/2 50/23	21/25 22/4 23/1 24/25 25/4 31/25
useful [1] 34/25	51/11 51/24 52/13 52/22 52/23 53/9	32/14 37/25 38/4 48/25 49/4 53/25
users [1] 9/15	we're [4] 9/14 51/7 51/7 54/2	women [2]  9/10 10/19
using [2] 7/14 8/24	we've [1] 8/4	won't [1] 44/5
utilities [5] 13/10 22/21 27/14 39/22	weak [1] 45/13	wonder [1] 51/14
43/10	weaken [1] 36/19	word [1] 44/23
utility [22] 1/11 1/17 2/14 2/25 6/12	wealthy [3] 45/10 45/10 46/11	words [1] 41/13
6/13 6/25 7/2 9/24 10/22 18/17 23/23	weather [2] 34/8 46/4	work [2] 31/6 52/19
25/21 27/5 27/19 28/2 28/5 28/7 28/11	website [1] 28/4	worked [3] 39/20 39/22 49/25
28/18 43/1 51/7	week [2] 10/11 23/13	worker [1] 25/12
	weekly [1] 23/11	workers [1] 35/22
utilization [1] 42/11	weeks [1] 8/20	workforce [1] 48/8
utilized [1] 27/5	weight [1] 43/22	working [1] 29/23
V	well [9] 8/20 14/13 15/10 35/8 43/4	Works [1] 46/22
valid [1] 47/2	48/7 50/13 53/1 53/7	would [23] 4/13 7/12 7/15 7/16 10/14

W	
would [18] 16/2 25/18 26/1 26/15 26/21 27/7 29/14 33/16 33/20 35/20 36/6 41/21 42/10 42/11 42/15 43/23 46/6 51/21	
wouldn't [2] 30/16 42/5 written [3] 38/25 39/1 39/3 wrong [1] 26/25 Wyatt [3] 17/2 17/4 19/25	
Y	
year [14] 7/14 7/16 8/1 8/1 8/2 8/16 8/18 9/11 9/16 9/20 10/20 12/25 29/9 46/24	
years [22] 7/21 13/13 27/6 27/10 27/11 27/20 28/12 30/12 30/13 31/2 34/24 35/4 40/15 41/25 42/4 43/10 45/4 46/7 49/24 49/25 51/4 52/21 Yes [4] 5/4 17/14 38/14 49/15 yesterday [1] 50/6	
yet [3]  10/21 29/21 46/15 you [120] you're [1]  10/7	
you've [1] 18/15 young [1] 34/24 your [42] 2/16 2/23 3/3 3/12 3/13 3/25 5/1 5/15 10/8 10/24 12/12 14/1 14/13 16/2 17/1 17/12 20/1 20/12 22/1 22/13	
22/24 25/2 25/13 25/21 25/23 32/1 32/20 33/1 37/1 38/1 38/12 38/20 38/21 38/22 38/24 39/10 45/7 48/11 48/12 49/1 49/13 53/12 yours [8] 4/4 5/19 12/15 14/16 17/16	
25/12 32/23 39/12	
Z ZIEGNER [1] 22/24	

### **CITY OF HOBART CITY COUNCIL**

### **RESOLUTION 2019-06**

### **RESOLUTION OPPOSING THE PROPOSED NIPSCO RATE HIKE**

WHEREAS, Northern Indiana Public Service Company (NIPSCO) has filed a request with the Indiana Utility Regulatory Commission that proposes an electric rate increase of approximately twelve (12%) percent for its residential and small business customers; and

WHEREAS, the Indiana Utility Regulatory Commission is currently seeking public comment regarding the proposed rate hike; and

WHEREAS, the ratepayers of Northern Indiana currently pay some of the highest electric rates in the State of Indiana, and

WHEREAS, such an excessive increase of twelve percent (12%) will place an additional financial burden on municipal budgets, small businesses and on residents, particularly low income residents and those living on fixed incomes.

NOW, THEREFORE, BE IT RESOLVED by the City Council of Hobart, Indiana as follows:

That the City Council of Hobart, Indiana opposes the twelve percent (12%) rate hike proposed by Northern Indiana Public Service Company for residential and small business customers and asks the IURC to vote against this request. We also direct the Clerk-Treasurer of the City of Hobart to forward a copy of this resolution to the Indiana Office of Utility Consumer Counselor via e-mail to <u>uccinfo@oucc.IN.gov</u> or by mail to Consumer Services Staff, Indiana Office of Utility Consumer Counselor, 115 W. Washington St, Ste 1500 South, Indianapolis, IN 46204

This resolution shall be in Full Force and Effect after passage by the Hobart City Common Council and approval by the Mayor.

Passed by the Common Council of the City of Hobart, Indiana, this 174 day of Appil, 2019

MAYOR cor, Mayor Brian K.

HOBART CITY COUNCIL

aldrop, C uncil at Larg **~**7

Matthew Claussen, Council at Large

ry Herzog, 1st Distri Council

Josh Huddlestun, 2nd District Council

m-3rd District Council Lino Maggio,

inzant,)4th District Gouncil Dave X ohn Brezik, 5th District Council

ATTES Deborah Longer, Clerk-Treas

### HIGHLAND TOWN COUNCIL Resolution No 2019-14

### A RESOLUTION ARTICULATING THE "SENSE OF THE TOWN COUNCIL" REGARDING ITS OPPOSITION to the PROPOSED INCREASE IN ELECTRICAL RATES AND RELATED MATTERS REQUESTED BY NIPSCO in IURC Cause No. 45159

WHEREAS, The Town of Highland was incorporated to provide certain public services to the residents of this community, all of whom are also residents of this state, and Nation, for whom their elected public servants commit their judgment and industry to promote the general welfare and common public good;

WHEREAS, The Highland Town Council, as the fiscal and legislative body of the Town of Highland, from time to time, encounters issues of public import and moment which warrant an expression from the elected representatives as part of the public discourse on the matter;

WHEREAS, Article 1, Section 31 of the Indiana Constitution provides that no law shall restrain any of the inhabitants of the State from assembling together in a peaceable manner, to consult for their common good, nor from instructing their representatives, nor from applying to the General Assembly for redress of grievances;

WHEREAS, The First Amendment of the United States Constitution provides that Congress shall make no law abridging the freedom of speech, or the right of the people to peaceably assemble, and to petition the government for redress of grievances;

WHEREAS, On October 31, 2018, the Northern Indiana Public Service Company (NIPSCO) filed a petition with the Indiana Utility Rate Commission, docketed as Cause No. 45159; and

WHEREAS, NIPSCO's rate case petition in Cause No. 45159, NIPSCO requested an approximately eleven and three quarters percent (11.75%) increase to residential electrical rates, while further proposing a reduction for Industrial customers of 18.9%;

WHEREAS, The eight municipal governments of East Chicago, Valparaiso, Dyer, Griffith, Highland, Munster, Schererville, and Winfield, have engaged London Witte, LLP to file testimony on their behalf to express opposition to the proposed rate increase, and "to offer recommendations that will benefit our members, residents of NIPSCO's electric service area, and NIPSCO regarding the proposed plan to shift to non-coal based generation and certain NIPSCO proposed rates to municipalities;

WHEREAS, The NIPSCO petition in Cause 45159 further seeks to

"reset" its current specific tariff for light emitting diode (LED) streetlights, and effectively eliminating it – a rate and tariff that the eight municipalities fought for and won just two years ago during the last major NIPSCO rate case; and

WHEREAS, In Case No. 45159, Ted Sommer, a partner with LWG CPA's and ADVISORS, has filed testimony before the IURC that the proposed rate change for *our recently converted NIPSCO owned streetlights* would result in *increased costs* to the eight municipalities, as follows:

- 32.73% for streetlights with up to 50 watt LED replacement,
- 38.74% for streetlights with 70 to 90 watts LED replacement,
- 44.53% for streetlights with 91-115 watts LED replacement,
- 48.90% for streetlights with 170-210 watts LED replacement;

WHEREAS, Among the eight municipalities, there were 7,471 lights changed out to the LED replacement from before the end of 2016 through November 2017, and the end of the so-called fifty percent (50%) LED Retrofit socialization would cause the increases described in the forgoing paragraph;

WHEREAS, The ironic and disincentivizing effect of this is the very eight municipalities that took action, expended time and resources to maximize the technical value of the LED conversion program, have the NIPSCO LED retrofit program approved, and worked with NIPSCO in LED design and installation in their communities would suffer *these huge rate increases*, while communities that DID NOT invest in creating NIPSCO's LED retrofit program that receive LED retrofits after December 31, 2019 will enjoy the 50% socialization in this tariff, thereby benefitting in a way and likely for a period of time that is overtly unfair and unjust; and

WHEREAS, The Town of Highland by and through its elected officers wishes to offer a *distinct, strong and clear* public expression on the public importance of this matter,

**NOW, THEREFORE BE IT RESOLVED** by the Town Council of the Town of Highland, Lake County, Indiana that it is the sense of the Town Council of Highland is as follows:

**Section 1.** That Highland Town Council, **strongly opposes** NIPSCO requested increase to electrical rates of approximately *eleven and three quarters percent* (11.75%) *increase to residential electrical rates*, while further proposing a *reduction* for Industrial customers of nearly nineteen percent (19%);

**Section 2.** The Town of Highland by and through its Town Council, further **strongly opposes** the NIPSCO request, so called "reset" of

its current specific tariff for LED streetlights, and effectively eliminating that tariff rate that the eight municipalities fought for and won just two years ago during the last major NIPSCO rate case;

**Section 3.** The Town of Highland by and through its Town Council, still further offering its sense of the subject, respectfully supports the recommendations of Office of Utility Consumer Counselor (OUCC) efforts to minimize or avoid any NIPSCO rate increase;

Section 4. The Town of Highland by and through its Town Council, still further offering its sense of the subject, *with respect fully supports and embraces* the testimony of the Indiana Municipal Utility Group -- comprised of the municipalities of East Chicago, Valparaiso, Dyer, Griffith, Highland, Munster, Schererville, and Winfield,-- directly submitted by Ted Sommer, C.P.A. of LWG, CPAs and Advisors;

Section 5. That the Clerk-Treasurer be hereby further instructed to transmit and forward this resolution to the Indiana Utility Regulatory Commission, the Office of Utility Consumer Counselor, and such other persons as may be deemed to have an interest in this matter and to encourage those persons to evidence their strong desire to see the objects and purposes of this "Sense of the Council Resolution" achieved.

DULY RESOLVED and ADOPTED this 25<sup>th</sup> Day of March 2019 by the Town Council of the Town of Highland, Lake County, Indiana, having been passed by a vote of \_\_\_\_\_ in favor and \_\_\_\_\_ opposed.

> TOWN COUNCIL of the TOWN of HIGHLAND, INDIANA

Steve Wagner, President (IC 36-5-2-10)

Attest:

DEDUTY OF

Michael W. Griffin, IAMC/MMC/CPFA/CPFIM/CMO Clerk-Treasurer (IC 33-42-4-1;IC 36-5-6-5)



Sponsor: Anthony Higgs Councilman, 3<sup>rd</sup> District

### RESOLUTION NO. \_R08

## Resolution Opposing Large Increase in Utility Charges

**WHEREAS**, our local utility company Northern Indiana Public Service Company (NIPSCO) is seeking an increase in its utility rates of 12% and such an increase appears to be very excessive and will impose an unreasonable hardship on many of the residents of the City of Hammond, and.

THEREFORE BE IT RESOLVED BY THE COMMON COUNCIL OF THE CITY OF HAMMOND that the Common Council, on behalf of the citizens of the city, hereby opposes any such unreasonable increase in utility charges by NIPSCO..

ADOPTED by the Common Council of the City of Hammond, on the 11<sup>th</sup> day of March, 2019.

Robert A. Markovich, President /s/

## Resolution Opposing Large Increase in Utility Charges (cont.)

ATTEST:

Robert J. Golec, City Clerk /s/

PRESENTED BY ME, the undersigned City Clerk of the City of Hammond, to the Mayor of said City for his approval on the 12<sup>th</sup> day of March, 2019

Robert J. Golec, City Clerk /s/

The foregoing Resolution No. R08 consisting of 2 pages, including this page approved by the Mayor on the  $12^{th}$  day of March, 2019.

THOMAS M. McDERMOTT, JR., MAYOR /s/ City of Hammond, Indiana

ADOPTED by the Common Council on the  $11^{th}$  day of March, 2019, and approved by the Mayor on the  $12^{th}$  day of March, 2019.

Robert J. Golec, City Clerk /s/

Attachment KLO-6

### MINUTES OF THE COMMON COUNCIL

MARCH 11, 2019

The regular meeting of the Hammond Common Council of the City of Hammond, Lake County, Indiana was held on March 11, 2019 in the Hammond City Council Chambers.

Council President Robert A Markovich presided.

City Clerk Robert J. Golec facilitated.

PLEDGE OF ALLEGIANCE was recited by all. Invocation by Councilman Higgs

ROLL CALL PRESENT: Spitale, Venecz, Kalwinski, Torres, Higgs, Emerson, Woerpel, Rakos, Markovich ABSENT: None TOTAL: 9

### READING OF THE MINUTES

Councilman Spitale, supported by Councilman Emerson, moved to accept the minutes of March 11, 2019 and place on file. AYES: ALL

Councilman Woerpel, supported by Council Higgs, moved to approve the claims from March 5<sup>th</sup>, 2019 through March 6<sup>th</sup>, 2019. Claim #1214 through #1506, inclusive.

Councilman Woerpel, supported by Councilman Rakos, moved to amend in claim:

#1507	Indiana Department of Transportation	Engineer/Citywide	\$ 18,635.06
	TE (amend in claim) enecz, Kalwinski, Torres, Higgs, Emerson, W	oerpel, Rakos, Markovic	h
ABSENT: None			
Motion carried	9/0/0		CLAIMS AMENDED
AYES: Spitale, Vo NAYS: None	TE (claims as amended) enecz, Kalwinski, Torres, Higgs, Emerson, Wo	oerpel, Rakos, Markovic	h
ABSENT: None Motion carried	9/0/0		CLAIMS APPROVED (as amended)

PUBLIC HEARINGS None

### COMMUNICATIONS

Councilman Higgs- I would like to send my condolences to the family of the United States Marshall that died in Rockford Illinois.

Councilman Higgs- Read a letter addressing the property at 907 Ames Street, for tree removal that will be completed after the Harrison Park Project.

Councilman Higgs- A community meeting will be held on March 19, 2019 at Douglas Point.

Councilman Higgs- A meeting is being held tonight on the rate increase from NIPSCO.

### COMMITTEE REPORTS

Council as Whole Committee- Councilman Woerpel- Brought out 18-33 and 19-04

Community & Crime Watch Committee - Councilwoman Venecz - Announced upcoming meetings: Fri., Mar. 15; Community Watch will meet Silver Birch 2 p.m.
Tues., Mar. 19; East Hammond Pullman Crime Watch Ophelia Steen 6:30 p.m.
Thur., Mar. 21; Hessville Crime Watch Jean Shepard 7 p.m.
Wed., Mar. 20; Lafayette Neighborhood Watch Lafayette School 6:30 p.m.
Thur ., Mar. 21; South Hammond Crime Watch Hammond Housing Authority 7:00 p.m.
Thur., Mar. 14; Whiting Robertsdale Crime Watch Calumet College 6:30 p.m.

Council President Markovich- Announced 2019 Hammond Common Council committee list.

Council President Markovich- City Plan Commission, I made an appointment but that person refused.

Council President Markovich- Any volunteers to be on City Plan Commission?

Councilman Higgs- The meetings are normally during the day, am I correct?

Council President Markovich- I am not sure.

Councilman Torres- The meetings are usually at evening.

Councilman Higgs- I will discuss it with you out after the meeting.

Councilman Woerpel, supported by Council Higgs, moved to accept the committee assignments.

MARCH 11, 2019

COMMITTEE REPORTS cont.

ROLL CALL VOTE (accept committee assignments) AYES: Spitale, Venecz, Kalwinski, Torres, Higgs, Emerson, Woerpel, Rakos, Markovich NAYS: None ABSENT: None Motion carried 9/0/0 MOTION CARRIED

## ORDINANCE 3<sup>RD</sup> READING - FINAL PASSAGE

18-33 An Ordinance of the City of Hammond, Indiana Concerning Removal of the City of Hammond Water Works Department from the Jurisdiction of the Indiana Utility Regulatory Commission.

Councilman Woerpel, supported by Councilman Higgs, moved for passage.

Councilman Woerpel - This Ordinance was moved from 1<sup>st</sup> and 2<sup>nd</sup> reading on December 12, 2018, two public hearings were scheduled. One for February 21<sup>st</sup> which nine people showed up and the other hearing on March 6, at Sportsplex which two people showed up and a third one came. We are trying to save money by opting out of the IURC out of the 400 communities in Indiana, there are 360 that don't belong to the IURC.

Councilman Higgs- My concern was the high interest rates that were actually attributed to the longevity of the process dealing with them and it really cost the city astronomical dollars in regards to interest rates and prolonged the process. IDEM has a responsibility that it needs to do. We have a 5 member board that the Mayor appoints to govern the Water Department. My Concern is saving the City, money so I would hope that we opt out of the IURC.

# ROLL CALL VOTE (passage)AYES: Spitale, Venecz, Kalwinski, Torres, Higgs, Emerson, Woerpel, Rakos, MarkovichNAYS: NoneABSENT: NoneMotion carried9/0/0ORDINANCE NO. 9433 PASSED

19-04 An Ordinance Reclassifying Certain Lands in the City of Hammond for Zoning Purpose and Amending Ordinance No.8514 (An Ordinance Establishing a Zoning Plan for the City of Hammond including the Regulations and Maps to Administer the Zoning Plan in Order to Provide for Orderly Growth and Development within the City all in Accordance with the Comprehensive/Land use Plan as Amended) for Property Commonly known as 712 Highland Street, Hammond, IN 46320

Councilman Higgs, supported by Councilman Spitale, moved for passage.

Councilman Higgs- I want to thank Swanel for being a great partner with the City of Hammond, and always giving back to the Community as well.

Prepared by Robert J. Golec Hammond City Clerk

### MARCH 11, 2019

ORDINANCE 3<sup>RD</sup> READING - FINAL PASSAGE cont.

Mayor McDermott- I want to Thank the CEO, Ed Roviaro, for starting a business in the 3<sup>rd</sup> District and reinvesting in the 3<sup>rd</sup> District, bringing more jobs and investments to the community. Swanel is showing that they are investing in our City and I think that is a real positive thing so I want to congratulate Swanel and the 3<sup>rd</sup> District, we appreciate it.

ROLL CALL VOTE (passage)AYES: Spitale, Venecz, Kalwinski, Torres, Higgs, Emerson, Woerpel, Rakos, MarkovichNAYS: NoneABSENT: NoneMotion carried9/0/0ORDINANCE NO. 9434 PASSED

### INTRODUCTION OF ORDINANCES

19-07 An Ordinance to Appropriate Funds in the Hotel/Motel Innkeepers Tax Fund for the Hammond Park Department.

Councilwoman Venecz, supported by Councilman Spitale, moved the proposed Ordinance to 1<sup>st</sup> and 2<sup>nd</sup> reading and referred it to the Finance Committee with a public hearing on April 8, 2019. AYES: ALL

Councilwoman Venecz- This Ordinance is to appropriate funding from the Innkeepers tax balance a total of \$16,112.70 appropriated to the hotel/motel fund for advertisement for the Festival of the Lakes.

19-08 An Ordinance to Appropriate Funds from the Operating Balance for the Hammond Park Department

Councilwoman Venecz, supported by Councilman Spitale, moved the proposed Ordinance to 1<sup>st</sup> and 2<sup>nd</sup> reading and referred it to the Finance Committee with a public hearing on April 8, 2019. AYES: ALL

Councilwoman Venecz- This is appropriating \$ 62,000 from the Operating Balance to Special Events, and also Key and Cleanup Refunds within the Park Department. Special Events is \$ 55,000 that is for the summer Recreation Programs, Cinco De Mayo, Halloween, Valentines Day, events of that nature and \$ 7,000, is for Key and Cleanup Refunds. AYES: ALL

### RESOLUTIONS

Councilman Higgs, supported by Councilman Spitale, made a motion that the rules be suspended to introduce 19R-08 AYES: ALL

ROLL CALL VOTE (passage)AYES: Spitale, Venecz, Kalwinski, Torres, Higgs, Emerson, Woerpel, Rakos, MarkovichNAYS: NoneABSENT: NoneMotion carried9/0/0RULES SUSPENDED

19R-08 Resolution Opposing Large Increase in Utility Charges

Councilman Higgs, supported by Councilman Rakos, moved for adoption.

Councilman Higgs asked City Clerk Golec to read the Resolution in its entirety.

City Clerk Golec read 19R-08 in its entirety.

ROLL CALL VOTE (adoption)AYES: Spitale, Venecz, Kalwinski, Torres, Higgs, Emerson, Woerpel, Rakos, MarkovichNAYS: NoneABSENT: NoneMotion carried9/0/0RESOLUTION NO. R08 ADOPTED

### NEW AND UNFINISHED BUSINESS

Council President Markovich- Just for information on the Resolution passed on NIPSCO, they have a meeting going on right across the street. You might want to go over and see how these rates are going to go.

Councilwoman Venecz, I just wanted to congratulate the Hammond High Basketball Team for a fabulous job this weekend. I have to admit I don't follow highschool sports but this was too exciting not to follow. I was able to watch the game Saturday morning and boy it was sure fun to watch them kick butt by 20 points. My husband graduated from Hammond Tech, back in the day,Tech had a horrible basketball team it was always Hammond High, he always commented on he knew Hammond High's Fight song better then he did his own school. He was singing the Hammond High Fight song to those basketball games this weekend. So Congratulations again.

Council President Markovich- Well I was at the games this weekend me and Paul Walker, he took plenty of pictures when they won the Sectional. They beat Griffith, in the first game it's nothing like being there instead of watching it on TV. The only problem is watching on tv there is no one in the stands, the kids would like to see bodies in the stands. I beg to differ I went to Hammond Tech, we won the Sectional in 67, and 68 where I was a member of the team and we beat Hammond High.

Prepared by Robert J. Golec Hammond City Clerk

### MARCH 11, 2019

**RESOLUTIONS** cont.

Councilman Higgs- I made a second request that graffiti be removed from 912 Drackert Street, I am asking that Gary Gleason send me a memo letting me know the graffiti was removed. I also gave him a name and number of the Property owner.

### PUBLIC EXPRESSION

George Stoya- Once again I am asking to get an official action whether this Council would consider hiring a Local Utility Consumer Counselors position or office.

Alvin Cheeks- Swanel, has done a great job in the community, just want to thank them for all they do. I also would like to thank the Mayor for stopping the politics that were in the Hammond Police Department.

Anne Herbert- I make it no secret that I am a stage 4 Breast Cancer Survivor, and I welcome anybody to give my testimony. The lie you told about me had nothing to do with Cancer and I think you owe me an apology.

Councilman Higgs, supported by Councilman Spitale, moved to adjourn.

AYES: ALL

Robert A. Markovich, President Hammond Common Council

ATTEST:

Robert J. Golec, City Clerk

Time: 6:40 p.m. dw

Minutes approved at the Common Council meeting of March 25, 2019.

Prepared by Robert J. Golec Hammond City Clerk

Attachment KLO-7

Λ.	B
9	-

COUNCIL PENDING RESOLUTION NO. 2019-04
RESOLUTION NO
AS AMENDED
CERTIFICATION DATE
CERTIFIED BY
FAVORABLY
UNFAVORABLY

### RESOLUTION

### A RESOLUTION BY THE GARY COMMON COUNCIL OPPOSING PROPOSED NIPSCO RATE HIKE

- WHEREAS, Northern Indiana Public Service Company (NIPSCO) has recently proposed an electric rate increase of approximately Twelve Percent (12%) for its resident and small business customers to the Indiana Utility Regulatory Commission; and
- WHEREAS, the Indiana Utility Regulatory Commission is currently seeking public comments regarding the proposed rate hike; and
- WHEREAS, such an excessive increase of Twelve Percent (12%) will place additional financial burdens on municipal budgets, local businesses, and on residents, particularly low-income residents and those living on fixed incomes.

### THEREFORE, BE IT RESOLVED BY THE GARY COMMON COUNCIL:

That this Council of the City of Gary, opposes the proposed Twelve Percent (12%) increase to NIPSCO rates.

PASSED AND ADOPTED by the Common Council of the City of Gary, Indiana, on the \_\_\_\_\_\_ day of \_\_\_\_\_\_.

PRESIDENT, GARY COMMON COUNCIL

ATTEST:

CITY CLERK

PRESENTED by me to the Mayor for her approval and signature this \_\_\_\_ day of \_\_\_\_\_, 2019

**ÇITY CLERK** 

## MAYOR, CITY OF GARY, INDIANA

Sponsored by: Herbert Smith Jr. and Rebecca Wyatt, Members, Gary, Common Council

1 <sup>st</sup> District	
2 <sup>nd</sup> District	
3 <sup>rd</sup> District	
4 <sup>th</sup> District	
5 <sup>th</sup> District	
6 <sup>th</sup> District	
At Large	
At Large	
At Large	
Prepared by: Rinzer	Williams, III, Legal Advisor for Gary Common Council

	_ Reported-Out/Date		
1 <sup>st</sup> Reading/Date		Committee Hearing/Date	
2 <sup>nd</sup> Reading/Date		Public Hearing/Date	
3 <sup>rd</sup> Reading/Date		Final Reading/Date	
Defeated/Date		Deferred/Date	
Override/Date		Adopted/Date	
Publication Date Community H			
		Pocket Veto Date	
	Defeated/Date Override/Date	Committee H Public Hearin Final Readin Defeated/Date Override/Date Community Hearing	



(http://www.garycommoncouncil.org)

### Gary Common Council

401 Broadway, Suite 209 Gary, Indiana 46402 **Phone**: 219-881-1315 **Fax**: 219-881-1339 or 219-885-5505

Current Agenda (/Legislation/CurrentAgenda.aspx) Meeting Minutes (/Legislation/Meeting)

## Agenda Votes

C.P.R. 2019-04 A RESOLUTION BY THE GARY COMMON COUNCIL OPPOSING PROPOSED NIPSCO RATE HIKE

Voting Record

Mary Brown Yes Carolyn D. Rogers Yes Michael Protho Yes Ronald Brewer Yes Linda Barnes-CaldwellYes Rebecca L. Wyatt Yes LaVetta Sparks-Wade Yes Herbert Smith, Jr. Yes Michael A. Brown Yes

Return to 3/5/2019 (MeetingAgenda.aspx?meetingID=571)

Living in Gary (http://www.gary.in.us/living/) | Business in Gary (http://www.gary.in.us/business/) | Visiting Gary (http://www.gary.in.us/visiting/) | City Departments (http://www.gary.in.us/city-departments/) | Connect with Us (http://www.teamgaryindiana.com/)

© 2016 Gary Common Council. City of Gary, IN, USA. All Rights Reserved.

Designed, hosted and maintained by DataMine Internet Marketing Solutions (http://www.datamine.net)

Attachment KLO-8



(/)

# **ATTACHMENT KLO-9**

## STATE OF INDIANA

## INDIANA UTILITY REGULATORY COMMISSION

PETITION OF NORTHERN INDIANA PUBLIC ) SERVICE COMPANY LLC PURSUANT TO ) INDIANA CODE SECTIONS 8-1-2-42.7, ) 8-1-2-61, AND INDIANA CODE 8-1-2.5-6 ) FOR (1) AUTHORITY TO MODIFY ITS RATES ) AND CHARGES FOR ELECTRIC UTILITY ) CAUSE NO. SERVICE THROUGH A PHASE IN OF RATES; ) 45159 (2) APPROVAL OF NEW SCHEDULES OF RATES ) AND CHARGES, GENERAL RULES AND ) REGULATIONS, AND RIDERS; (3) APPROVAL ) OF REVISED COMMON AND ELECTRIC ) DEPRECIATION RATES APPLICABLE TO ITS ) ELECTRIC PLANT IN SERVICE; (4) APPROVAL ) OF NECESSARY AND APPROPRIATE ACCOUNTING ) RELIEF, AND (5) APPROVAL OF A NEW ) SERVICE STRUCTURE FOR INDUSTRIAL RATES )

#### TRANSCRIPT OF FIELD HEARING

Field Hearing continued to be heard on March 11, 2019 at 7:35 P.M. (Local Time) at the Hammond High School Auditorium, 5926 Calumet Avenue, Hammond, Indiana before Chairman James F. Huston, Commissioner Sarah E. Freeman, Commissioner Stefanie Krevda, Commissioner David E. Ziegner and Administrative Law Judge Brad J. Pope (Presiding)

Reporter: Amy L. Tokash Pages: FH-B-1 to FH-B-64

,

# INDEX OF WITNESSES

# ON BEHALF OF THE PUBLIC:

Claudia Ontiveros:	FH-B- 4
Ericka Kilbourne:	FH-B- 7
Jose Torres:	FH-B- 9
Hannah Kilbourne:	FH-B-11
<u>Tracy Ferrell:</u>	FH-B-13
James Taylor:	FH-B-20
Nicholas Vasil:	FH-B-23
Linda Anguiano:	FH-B-28
Connie Wachala:	FH-B-31
Mary Ellen Slazyk:	FH-B-36
Catherine Campbell:	FH-B-40
Natalie Ammons:	FH-B-43
Laura Henderson:	FH-B-45
Dalia Zygas:	FH-B-47
Daniel Dugan:	FH-B-51
LaTonya Troutman:	FH-B-56
Jon Gold:	FH-B-59
Sean Irwin:	FH-B-62
Jen Woronecki-Ellis:	FH-B-64
****	* * * * *

1 Hammond, Indiana March 11, 2019 7:35 P.M. (Local Time) 2 3 THE COURT: We'll now go back on the record. 4 5 If you could please silence your electric 6 devices. Thank you. 7 Mr. Reed? 8 MR. REED: Thank you, Your Honor. 9 The Public now calls Ms. Claudia Ontiveros. 10 11 CLAUDIA ONTIVEROS, a witness appearing on behalf of the 12 Public, having been first duly sworn, 13 testified as follows: 14 15 DIRECT EXAMINATION, 16 QUESTIONS BY MR. REED: 17 Q Good evening, ma'am. 18 How are you tonight? I'm fine. Good evening. 19 A 20 Q Ma'am, could you please spell your last name for the 21 record? 22 A O-n-t-i-v-e-r-o-s. 23 Q Thank you very much, ma'am. 24 The floor is yours. 25 A Okay.

First of all, I would like to say thank you very much for having this hearing this evening, and I would like to thank everybody who has spoken before me so eloquently in regards to standing up for their communities and the consumers of northwest Indiana and especially people on fixed incomes.

7 As I approach that part of my life being on a 8 fixed income, I would just like to say that NIPSCO is a 9 public utility and should be fair and just for the public 10 consumer.

11 From my own experience, I am in a situation where 12 NIPSCO, in my opinion, has some policies on their books 13 that are not fair, and they are unjust for the consumer in 14 regards to their meter ratings.

I -- my husband and I purchased a summer home and built a garage and put a meter on the box -- on the house. That meter costs \$12.00 a month for the electric meter.

We then put a gas meter on the box -- on the 19 house. That meter costs \$30.00 a month, and when I 20 questioned NIPSCO, they said that that's the commercial 21 rate. I'm like it's not a commercial building; it's my 22 garage.

23 So they came out to verify that this was not a 24 commercial building, and what happened was they raised my 25 electric rate to the commercial rate by stating that it's a

non-residential and nobody lives in the garage, and,
 therefore, it goes as a non-residential rate.

This last hike that they put in raised the gas 4 meter box to \$53.00 a month, so it's over \$600.00 a month 5 [sic] for the meter that's delivering zero therms because 6 we don't live there yet, and no one is using it, and now 7 this next rate is going to increase my meter box for the 8 electric.

9 At this point, I don't find this to be very fair 10 and just for the consumer when now they're going to raise 11 us again and give big corporate interests a 19 percent 12 decrease.

13 I'm over \$1,000 just to have a meter on my garage 14 a year between the gas and electric meter, and that's going 15 to go up again if this goes through, and there is -- as I 16 approach a fixed income, this is untenable for us. As a 17 matter of fact, we will not have a heated garage. The 18 meter has to come off; I can't afford it.

So I don't find this to be a very just cause as they continue to charge me commercial rates for a non -for a residential housing, and when I asked, they said, well, if you have two boxes on the same property, the second one is commercial. So I presented them with my two property tax bills on my two parcels. They still will not bring it down.

1 So to me, I find that NIPSCO wanting to increase 2 our rates again, there's something -- as one of the 3 gentlemen said earlier -- that I have a lot of concerns 4 about their motives and how they're treating their 5 consumers, and I'm sure that if this is happening to me, 6 it's happening to a lot of other Hoosiers across the State, 7 and I say enough is enough, and I oppose this rate increase 8 completely. Corporations have already gotten their tax 9 breaks, and now they're getting their proposed tax cuts, 10 and it all goes back on the working person and the little 11 quy. 12 I just want to thank you for your time this 13 evening and for taking the time to listen to us. 14 Thank you. 15 MR. REED: Thank you, ma'am. 16 17 18 19 20 21 22 23 24 (WITNESS CLAUDIA ONTIVEROS EXCUSED) 25

1 MR. REED: Your Honor, the Public next calls 2 Pastor Ericka Kilbourne. 3 4 ERICKA KILBOURNE, a witness appearing on behalf of the 5 Public, having been first duly sworn, testified as follows: 6 7 8 DIRECT EXAMINATION, QUESTIONS BY MR. REED: 9 10 Q Good evening, ma'am. 11 A Good evening. 12 Q Could you please spell your last name for the record? 13 A Kilbourne, K-i-l-b-o-u-r-n-e. 14 O Thank you, ma'am. 15 Please go ahead. 16 A I am the Reverend Dr. Ericka Kilbourne, and I'm the 17 Pastor of the First Presbyterian Church of Michigan City, 18 Indiana. 19 When I participated in the Wabash Pastoral 20 Leadership Program, we learned that the research done by 21 the Lilly Endowment here in Indiana proved that flourishing 22 congregations make for flourishing communities. I see 23 someone shaking his head. 24 This 12 percent rate hike would have a severe and 25 drastic effect on our flourishing congregation in Michigan

1 City, and we would not be alone because there are many 2 other flourishing houses of worship much like our own in 3 Michigan City.

This 12 percent rate hike would risk our ability to flourish. We have been called by God as a congregation to reflect God's love and service to our community. Our rincredibly frugal budget is already stretched. Within our budget, we use our funds to help our neighbors with their NIPSCO bills.

In my eight years of serving at First In Presbyterian in Michigan City, I now only accept phone Calls asking for help with NIPSCO bills, and last year, we spent over \$1,000 to help neighbors with their energy bills.

We also have homeless women who have -- we house homeless women on Sunday nights and homeless men on Monday and Wednesday nights, and we feed lunch to those who are hungry on Saturdays.

19 This rate hike would simply put our congregation 20 into a situation where we could no longer meet and provide 21 these essential needs for our neighbors.

As a pastor, I live on a simple budget. Our As a pastor, I live on a simple budget. Our family has dedicated itself to being loud tonight; I'm sure everyone's heard them, but we've also dedicated ourselves between the community. With this rate hike, we simply FH-B- 6

1	might	not be able to afford to live here in the	region
2	anymor	e, and we might have to seek other places	•
3		Please consider the ripple effect of	this rate
4	hike,	the ripple effect that it would have in o	ur
5	commun	ity.	
6		Thank you.	
7		MR. REED: Thank you, ma'am.	
. 8			
9			
10			
11			
12			
13			
14			
15			
16			
17			
18			
19			
20			
21			
22			
23			
24			
25		(WITNESS ERICKA KILBOURNE EXCUSED)	

1 MR. REED: Your Honor, the Public next calls 2 Mr. Jose Torres. 3 4 JOSE TORRES, a witness appearing on behalf of the Public, 5 having been first duly sworn, testified as 6 follows: 7 8 DIRECT EXAMINATION, QUESTIONS BY MR. REED: 9 10 A Good evening. 11 Q Good evening, sir. 12 Can I have you spell your last name for the 13 record, please? 14 A T-o-r-r-e-s. 15 Q Thank you, sir. 16 The floor is yours. 17 A Good evening, everyone. I know you don't want to be 18 here as much as we don't want to be here; I'm going to make 19 it short and sweet. 20 I'm not going to mention the cities that NIPSCO 21 services; I'm going to mention everyone that's in this 22 room. 23 We worked hard for our -- to earn our living 24 within our means. We've endured hardships during our time. 25 This is another hardship that we don't need. FH-B- 8

1	We need relief because one day you're going to be	е
2	on this side of the podium.	
3	That's all I wanted to say.	
4	Thank you very much.	
5	MR. REED: Thank you very much, sir.	
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		
25	(WITNESS JOSE TORRES EXCUSED)	

```
1
            MR. REED: Your Honor, the Public next calls
2 Miss Hannah Kilbourne.
3
 4 HANNAH KILBOURNE, a witness appearing on behalf of the
 5
                     Public, having been first duly sworn,
 6
                     testified as follows:
 7
8 DIRECT EXAMINATION,
9
       OUESTIONS BY MR. REED:
10 Q
       Good evening, ma'am.
11
             How are you?
12 A
       Good.
13 O
       Would you please spell your last name for me?
14 A
     K-i-l-b-o-u-r-n-e.
       Thank you very much, Miss Kilbourne.
15 Q
16
             The floor is yours. Go ahead.
       My name is Hannah Kilbourne. I am nine years old and
17 A
18 in third grade.
19
            I want to be an environmental engineer when I
20 grow up. I would like to come back to the region to work
21 and to contribute to the community, but a 12 percent rate
22 hike would simply make it too hard for a young person just
23 starting out.
             One of my favorite hobbies is art. I love to
24
25 draw beauty, especially the beauty of the earth. I love to
                                                 FH-B-10
```

1 create art. My family lives on my mother's pastor salary, 2 and they soon will find it difficult to pay their NIPSCO 3 bill if the rates go up 12 percent. I need light in my 4 home when I sit down to dream about my future and draw. Please reconsider this hike for the sake of 6 brightening the future for young people like me. MR. REED: Thank you very much, ma'am. (WITNESS HANNAH KILBOURNE EXCUSED)

1 MR. REED: Your Honor, the Public next calls 2 Tracy Ferrell. 3 4 TRACY FERRELL, a witness appearing on behalf of the Public, 5 having been first duly sworn, testified as 6 follows: 7 8 DIRECT EXAMINATION, - 9 QUESTIONS BY MR. REED: 10 Q Good evening, sir. 11 A Good evening. 12 Q Sir, can I have you spell your last name, please? Ferrell, F-e-r-r-e-l-l. 13 A Mr. Ferrell, please go ahead. 14 Q 15 A Thank you. 16 Well, I got the bad draw tonight, didn't I? I 17 have to follow that act. I've submitted my written statement; I'm going to 18 19 talk from the heart. I retired from the Laborer's Local 41 here just 20 21 south of here in Hammond -- in Munster; it was in Hammond 22 when I was there, and I've got a pretty fortunate life, 23 so -- I've got a beautiful wife, works a great career; we 24 can afford our bills. 25 Since I've retired, I've taken over a role on my

1 church's board, and I am the President of the First 2 Unitarian Church in Hobart, and similar to the lady that 3 came before me, she sees a hard time with that, especially 4 with the rate hikes. You know, we spend a lot of our 5 budget helping people afford their bills. We stretch our 6 budget very tightly, also.

7 So I just want to reach out to the board here and 8 ask that we start thinking with our hearts a little more 9 than our heads sometimes. Let's pay attention to the 10 people that are out there suffering, that are struggling to 11 make their bills, choosing whether or not they have to pay 12 their -- for their medicines this month or their water bill 13 to keep their water on since water bills have gone up in 14 northwest Indiana all over the place.

So I would appeal to the board to turn this down, l6 to deny this proposal, and ask for something that's more l7 feasible, something that is -- if there has to be a rate l8 increase that it's fair, that it is just, that it is not l9 just for the little man, that it's across the board. Thank you.

21 MR. REED: Thank you very much, sir.

- 22
- 23
- 24

25

(WITNESS TRACY FERRELL EXCUSED)

MR. REED: Your Honor, the Public next calls 1 2 Mr. James Taylor. 3 4 JAMES TAYLOR, a witness appearing on behalf of the Public, having been first duly sworn, testified as 5 6 follows: 7 8 DIRECT EXAMINATION, QUESTIONS BY MR. REED: 9 10 Q Mr. Taylor, good evening, sir. 11 A Good evening. Is that T-a-y-l-o-r? 12 0 13 A That is correct. 14 Q Very good, sir. 15 Please go ahead. 16 A All right. Well, thank you for being here on a Monday 17 night. I tried to walk down as quickly as possible to make 18 it move along. 19 I am a Senior Fellow. I oversee energy and 20 environmental policy for The Heartland Institute. The 21 Heartland Institute is a non-partisan, non-profit, public 22 policy organization, and in cases like this, we are looking 23 out for ratepayers, and in this particular case, we're very 24 concerned that the proposal by NIPSCO to close down 25 perfectly operational coal power plants that consumers, FH-B- 14

1 captive customers, have already paid for that have provided 2 below national average electricity prices for years and 3 replaced them with expensive, unreliable renewable power, 4 primarily wind power, is going to put consumers on the hook 5 in a way that cannot be fixed.

6 NIPSCO frequently in the press I've seen has 7 bragged about its prices being below the national average, 8 and they're right; it's true. Hoosiers have benefited from 9 that, and the reason for that is that the lion's share of 10 power produced by NIPSCO is coal power. Indeed it's not 11 just the case here in Indiana, around the country. If it 12 ain't broke, don't fix it.

13 There are 18 states right now where coal power 14 provides the lion's share of electricity. 15 of those 18 15 have prices below the national average. The only three 16 where prices are not below the national average is 17 precisely because of a strong wind power presence. Kansas, 18 for example, has the second highest wind power percentage 19 in the country; they're one of those three states that's 20 not below national average. Coal is -- coal provides 21 1 percent more power than wind power there.

The other two states where coal provides the The other two states where coal provides the alion's share and yet prices are above the national average are Wisconsin and Michigan. In those states, Wisconsin and Michigan are two of the five states with the fastest rising

1 percentage of wind power. If you knock wind power out of 2 the equation, all 15 of the 15 states where coal power 3 provides the lion's share of electricity, prices are below 4 the national average, as is the case in Indiana, as is the 5 case with NIPSCO and coal power. If it ain't broke, don't 6 fix it. Where is the pressing need to shut down these 7 power plants that captive customers have already paid for 8 that are performing perfectly well and that are providing 9 below national average electricity prices? Where's the 10 justification? Where's the rush?

11 It's important to note that electric utilities 12 have a self interest in plans similar to what NIPSCO is 13 doing. Xcel is doing this in Colorado and elsewhere. In 14 fact, I was out there advocating for ratepayers in Colorado 15 this past summer. Xcel proposed to shut down its perfectly 16 operational coal power plants and replace them with wind 17 power.

18 What's the cost of the facilities? They were 19 building out \$2 billion of wind and solar power. At a 20 10 percent rate of return, they were guaranteeing 21 themselves -- well, not entirely themselves. Some of the 22 new facilities would be built by others, but Xcel would 23 build the lion's share. The people building those wind and 24 solar power facilities are guaranteed \$200 million in 25 profits created out of thin air off the backs of Colorado FH-B-16 1 ratepayers.

It's not just in Colorado. I looked through NIPSCO's proposal. Perhaps I didn't see it in the several hundred pages -- although I did look as closely as time permitted -- I didn't see who's going to be building the new wind and solar power, primarily wind power, that they proposed, but I would be very surprised if NIPSCO isn't going to build much of that and then reap the profits from doing so. That's their incentive; this is what's happening throughout the country. They have a financial self interest in tearing down the coal power plants so that they can build new ones.

Indeed, even if they farm out some or let's say If in the unlikely event they farm out all of the construction to other companies, still if electricity rates are higher as a result of wind power as they are in other states that don't use coal power, again, their rate of return, their profits are higher.

I was particularly moved by Mr. Rackers' testimony earlier where according to him, NIPSCO saw an opportunity to reduce costs, but realized if they did so, they were reducing their profits and, therefore, did not do so. Now I'm sure that many people, perhaps most people --I hope all people in NIPSCO have good hearts, but it's easy to justify things when you answer to shareholders. It's FH-B-17

1 easy to come up with numbers.

I looked at their IRP. The data they showed that they say will save consumers money, they cherry pick projections from the most favorable sources; they don't list real world data from other states like I did; they don't list other studies.

7 Indeed, what's really striking about the NIPSCO 8 proposal is they claim it's going to save consumers \$4 9 billion, and yet they need a 12 percent rate hike to pay 10 for these savings. They say that perhaps a few decades 11 from now they'll recoup the costs. Well, then why should 12 captive Indiana ratepayers bear that risk of their 13 speculative, dubious projections? Let NIPSCO bear the 14 risk. It's not fair for Indiana ratepayers to pay the 15 price increase now on some vague assurance not backed up by 16 any guarantee that sometime in the future NIPSCO will cut 17 rates at least 12 percent and at least for as long. I 18 mean, really, you think that's going to happen? That's not 19 going to happen.

20 My experience in other states advocating for 21 consumers in Kansas, in Colorado, in Ohio, and North 22 Carolina, in these states each and every time, there was a 23 proposal to increase the wind power, renewable power, but 24 particularly wind power's share of electricity generation. 25 Each and every time we were told that consumers' prices FH-B-18

1 would go down, costs would go down. Often times, the 2 utilities themselves were pushing this plan, and in each of 3 those states, what's happened? Prices have gone up.

4 Kansas, for example, I mentioned them earlier, 5 they had below national average electricity prices just 6 like Indiana. Jayhawkers were told that when they went to 7 wind power their prices would go down further. Now Kansas 8 pays significantly above national average prices. Indeed, 9 this 12 percent rate hike alone puts Indiana ratepayers 10 paying above national average prices. Why are we messing 11 up a good thing?

I want to note for the record that my organization put out a Facebook ad, and we sent it out for I4 Indianans, Hoosiers, to see, and we ran it for less than a Sweek. Over 1,000 people signed on to our letter. You'll be receiving a copy of that this week. The people are Phind affordable energy. It's not just the folks that signed that letter.

19 Governor Holcomb, he made it clear that he 20 opposed the anti-coal campaign by the prior administration. 21 President Trump made the same thing clear. They both won 22 in this State; they both won handily.

It's not to say that you should be for one power another. What we should be for is affordable power, power that works, and in Indiana, coal power has FH-B-19

1 worked for a long time. It continues to work today. You 2 see it in today's rates, and there's no justification for 3 getting away from this.

So just in conclusion, thank you so much for 4 5 giving up your Monday evening, and I hope that you'll take 6 this to heart that if you approve this rate hike, you're 7 gambling with the money from ratepayers, captive 8 ratepayers. They're bearing the risk. In fact, it's not 9 risk, it's a certainty. They're bearing the certainty of 10 higher prices now on some vague projection that has never 11 held true in any other state on their own supply data that 12 some day, somehow customers might break even. Maybe a 13 couple decades from now. I'm sorry; it just doesn't sound 14 good.

MR. REED: Thank you very much, sir.

15 Thanks so much.

16

17 18

19

20

21

22

23

24

25

(WITNESS JAMES TAYLOR EXCUSED)

FH-B-20

1 MR. REED: Your Honor, the Public next calls 2 Mr. Nicholas Vasil. 3 4 NICHOLAS VASIL, a witness appearing on behalf of the 5 Public, having been first duly sworn, 6 testified as follows: 7 8 DIRECT EXAMINATION, QUESTIONS BY MR. REED: 9 Good evening. 10 A 11 O Good evening, sir. 12 Can I have you spell your name for the record, 13 sir? 14 A V-a-s-i-l. 15 Q Please go ahead. 16 A Good evening, everybody. My name is Nick Vasil, a 17 resident and lifelong citizen of Gary, Indiana. 18 First of all, I want to thank the Indiana Utility 19 Regulatory Commission and the Indiana Office of Utility 20 Consumer Counselor for holding this very important hearing. 21 After working 39 years at Ivy Tech Community 22 College in Gary as a library clerk, I retired over four 23 years ago. Since that time, I'm living on a fixed income, 24 receiving social security and a small pension from my 25 employment at Ivy Tech.

1 Simply and directly, I am requesting to know why 2 NIPSCO is asking its residents and small businesses in our 3 community to pay an extra 11.75 percent rate increase while 4 corporations such as U.S. Steel, British Petroleum, and 5 ArcelorMittal Steel industry and others will be paying 6 about 19 percent less, less on their electric utility bill. 7 This is unjust and unfair.

8 For my retirement income, I'm helping to support 9 three other people in my household that I own. Two of the 10 three have part-time jobs, and one is unemployed. It is 11 said that NIPSCO has to retire older and less efficient 12 equipment and services and implement renewable and 13 alternative energy sources and more cost saving ways of 14 providing electric energy to its customers. Is this true 15 or just a ruse to validate raising and continually hiking 16 the costs?

Please have NIPSCO provide clear and better Reasonable transparency and accountability to our citizens that future ocsts will be reduced and stabilized and a time line of when these objectives will be reached from NIPSCO's innovative and streamlined approach.

22 Yes, I believe everyone should conserve energy 23 and pay their fair share of the bill whether they be a 24 family unit or a multi-million dollar company, but don't 25 sacrifice one group like the elderly, the sick, and FH-B- 22

1	disabled or the low income families for the benefit of big
2	industries who may produce but also pollute the earth,
3	water, and air like the ones that I mentioned.
4	The people of Gary especially need your advocacy.
5	Its remaining citizens are presently on life support as a
6	community. I know it's a multi-dimensional approach and
7	challenge, but we have to make Gary and the surrounding
8	communities vibrant again, and I address NIPSCO saying and
9	the audience out there saying power to the people.
10	Thank you.
11	MR. REED: Thank you, sir.
12	
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	
25	(WITNESS NICHOLAS VASIL EXCUSED)

1 MR. REED: Your Honor, the Public next calls 2 Ms. Linda -- I'm going to take a shot at this -- Anguiano. 3 4 LINDA ANGUIANO, a witness appearing on behalf of the 5 Public, having been first duly sworn, testified as follows: 6 7 8 DIRECT EXAMINATION, QUESTIONS BY MR. REED: 9 It's close. 10 A 11 Q Close? I apologize. 12 A I've heard way worse. It's a hard "q." 13 You want me to spell my name? 14 Q I think that would be a pretty good idea. I 15 apologize. 16 A It's A-n-g-u-i-a-n-o. 17 Q Please go ahead, ma'am. Okay. First of all, I would like to thank the Indiana 18 A 19 Utility Regulatory Commission and the Office of Utility 20 Consumer Counselor for holding this hearing. It really 21 helps to feel like somebody cares and someone is paying 22 attention. 23 Presently, I am living alone. I live in a small 24 one bedroom house. I returned to Indiana because my 25 elderly parents are here; they're nearly 90, and they still FH-B-24

1 live on their own, and they're doing well, thank God.

2 So I rented a small one bedroom house so I could 3 be near them in case they needed assistance. This little 4 house has been costing me this winter, which has been cold, 5 \$150.00 to \$160.00 a month for my NIPSCO bill.

6 I have insulated this house. I keep my 7 thermostat at 62 degrees. I wear sweaters; I have blankets 8 everywhere. I try and encourage my little cats to sit on 9 my lap and sleep with me at night because it's chilly at 10 62 degrees.

I feel very concerned if this rate hike goes 12 through, and I did some approximate calculations with the 13 11.75 percent and the \$3.00 fixed fee which may not sound 14 like a lot to other people, but that means my winter bills 15 will be \$175.00 to \$180.00 a month for a single person.

I've had some health issues, and during my
career, I worked a lot with non-profit organizations, so
when I decided to retire and collect social security, you
how, it's based on your income. Well, I never made a lot
of money, so my social security payment is less than \$1,000
a month, and you count \$150.00, \$160.00 just for utilities,
550 for my rent, which is really cheap, it doesn't leave a
lot for -- now that I'm over 65 -- my supplemental health
insurance, my prescription insurance, my short-term care
FH-B-25

1 health issues, I haven't been able to get a part-time job.

I'm a very passionate environmentalist. I believe we need -- we need -- our planet needs clean, renewable energy. I heard in horror about how the coal burning plant in Michigan City one day just poofed out a bunch of gray ash, and it fell all over the low income minority community that lives within the shadow of this coal burning plant in Michigan City. I don't know the exact figure, but something like 80 percent of the people that live near the coal burning plant are low income minority people, not unlike what's happened in East Chicago with all of the water, lead, arsenic, other toxicities in the water, in the earth, in the rivers and streams.

14 The low income people, people of color, brown 15 people, black people, they bear the brunt of this because 16 of the low rent that is available there, so when this ash 17 fell on them, NIPSCO released a statement, oh, we know it's 18 not toxic; all you have to do is shower, just wash it off. 19 Well, how can they know that? There's a lot of toxins in 20 those ashes.

21 So, yes, we want to retire these coal burning 22 facilities, and we want renewable energy, and we want it 23 done in a smart way because there are future generations 24 coming. There is climate change. There is evidence that 25 these coal burning mines along with car emissions, along FH-B-26

1 with emissions from steel plants and other industries is 2 all contributing, so we need to take a wide look, a smart 3 look, get our best engineers and come up with some 4 solutions that don't put the price of this on the backs of 5 the little people, and the CEOs get their \$1 million --6 multi-million dollar bonuses for earning money for their 7 stockholders. We essentially are their No. 1 concern; we 8 should be because we're the ones who pay the bills and keep 9 them running.

As I mentioned, my parents are nearly 90. My In landlord, he lives in a big house in front of my little Landlord, he lives in a big house in front of my little Landlord, he lives in a big house in front of my little Landlord his Bill. He's on a fixed income. His social security is even Landlord he's on a fixed income. His social security is even Landlord he's even Landlor

I would appreciate very much you doing all you can to protect the workers, to invest in renewable resources, and to help create more jobs. I really think that we need to put people over the polluters, people over politics, and people over profits. I, like many others, worked my whole life. I never had anybody to support me, fm-B-27

1 is where I grew up, and that the people such as yourselves 2 have in your power -- you have the power to make a 3 difference in my life and in the lives of my family, my 4 landlord, and, quite frankly, I've had to borrow money to 5 pay my bills until I can recover from my health issues, get 6 back on my feet literally, and get some part-time work. I 7 can't make it with the social security and small pension 8 that I get. 9 So thank you very, very much for your time. 10 MR. REED: Thank you, ma'am. 11 12 13 14 15 16 17 18 19 20 21 22 23 24 (WITNESS LINDA ANGUIANO EXCUSED) 25

FH-B- 28

MR. REED: Your Honor, the Public next calls 1 2 Connie Wachala. 3 4 CONNIE WACHALA, a witness appearing on behalf of the 5 Public, having been first duly sworn, testified as follows: 6 7 8 DIRECT EXAMINATION, 9 QUESTIONS BY MR. REED: Good evening, ma'am. 10 Q 11 A Hello. 12 Q Can I have you spell your last name for the record, 13 please? 14 A Yes, it's Connie Wachala, W-a-c-h-a-l-a. 15 Q Ma'am, I notice on your appearance form this evening 16 that you said you had both written comments as well as 17 you'd like to speak. I don't have any written comments 18 from you. 19 Can I make sure I get those from you before you 20 leave? 21 A Yes. 22 0 Thank you very much. The floor is yours. 23 24 A I would like to thank the Office of Utility Consumer 25 Counselor for rescheduling the public hearing and for this FH-B-29

1 opportunity to speak.

2 An electric rate hike will hurt many people I 3 know who are struggling economically. It will hurt my 4 neighbor, a single mother who works full time as a hospital 5 aide. She has a hard time affording the basics right now. 6 Last month her water was shut off because she was behind in 7 her payments.

8 It will hurt one of my relatives who is inundated 9 with medical bills after she fell on the ice and fractured 10 her wrist this winter. In December, her husband had a 11 seizure, and that alone resulted in a \$30,000 hospital 12 emergency room bill.

Finally, it will hurt me. I've worked as a freelance writer and adjunct college teacher. My work was very rewarding but not well paid. Now that I'm retired, I live on a small fixed income. People are hurting; people are in debt.

18 In the City of LaPorte, according to a 2018 19 United Way report, 55 percent of households struggle to 20 meet basic needs.

21 In Lake County, 80,000 live below the poverty 22 line.

The five large corporations don't need lower electric rates. ArcelorMittal made \$5.1 billion in profits in 2018. It would be shameful and cruel to lower their FH-B- 30

,

1 rates and increase ours.

2	I thank Mr. Fine for his recommendation as
3	Consumer Counselor to deny this rate increase, and I ask
4	the Indiana Utility Regulatory Commission to follow his
5	recommendation and vote no on the rate increase.
6	Thank you.
7	MR. REED: Thank you very much, ma'am.
8	
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	
25	(WITNESS CONNIE WACHALA EXCUSED)
	רב _ 31

MR. REED: Your Honor, the Public next calls 1 2 Ms. Mary Ellen Slazyk. 3 4 MARY ELLEN SLAZYK, a witness appearing on behalf of the Public, having been first duly sworn, 5 testified as follows: 6 7 8 DIRECT EXAMINATION, QUESTIONS BY MR. REED: 9 10 A I don't have a written comment, but I want to give you 11 my NIPSCO bill. You can just keep it. This was my January 12 bill. Use that for reference. 13 Thank you. 14 Q Thank you, ma'am. 15 Can I have you spell your name for the record, 16 please? 17 A Sure. My last name is Slazyk, S-l-a-z-y-k. 18 Q Thank you, ma'am, and before I turn this over to 19 you --20 MR. REED: Your Honor, let me just state for the 21 record that Ms. Slazyk has offered to attach to her 22 testimony this evening a copy of her NIPSCO bill dated 23 January 1, 2019 [sic]. 24 Q With that, I will turn the floor over to you, ma'am. 25 A Thank you very much.

I wanted to give you the bill -- my actual bill, which has been paid. It's very interesting when I look at the breakdown on it. I'm quite upset with NIPSCO; I believe they're overcharging us now, and if you look at my bill -- maybe probably on your bill, too -- you can see all of the different little sections where you pay so much for the gas, but then there is interstate transmission, delivery charge, all this stuff they keep on throwing in besides the basic just having a meter on your house; you have to pay for that, too, and I think that's absolutely preposterous.

I, too, am on a very low income. I am retired. I I'm 65. I graduated from this school right here, Hammond High, Class of '71. I don't get a pension, and I just get s a social security check, and my social security check is only \$730.00 a month. I got a \$20.00 raise. I was 710; I went up to 730, and I do not get a pension.

18 When I get a bill like this, it makes it very 19 difficult. Everything's been going up for us seniors on a 20 fixed income. Not a lot of us have a lot of money coming 21 in. Thank God I don't have a mortgage, but I do own my own 22 house. It is an old house; it's 99 years old. I've got 23 hot water radiator heat. I turn down my thermostat at 24 night to 65. During the day, I got it at 70, and like 25 somebody mentioned earlier about an older person with the FH-B- 33

1 pets to feed, yeah, I have an elderly dog, and I have 2 elderly cats that got to eat, too, and when I get this kind 3 of a bill, it makes it very difficult.

4 NIPSCO is making a lot of profit; their 5 shareholders are very happy, but we, the customers, are not 6 very happy at all. We see the base rate, just to have the 7 meter on the wall, go up and up. There's no reason for 8 that. They should be glad that we're their customers. Of 9 course, they're a monopoly, so we don't have much of a 10 choice on that.

11 This reminds me of the story of Robin Hood. 12 Robin Hood used to take from the rich and give to the poor, 13 but here you got NIPSCO that's taking from the poor to give 14 to the rich because that's what it boils down to.

15 When you want to give the billion dollar 16 companies a break where you want to give 19 percent off 17 their bill but yet you want to charge the customers that 18 can least afford it 12 percent more besides all this other 19 extra crap they throw on all the time as you can see by my 20 bill, that's more than a monopoly, it's wrong; it's 21 downright wrong. It's not fair to anybody at all.

I have no sympathy for the multi-billion dollar companies whose owners and board members and everybody else involved at the top are making so much money while the rest of us over here struggle. We are struggling to make it

1 because not only does NIPSCO go up, up, up, but we have 2 increased property taxes; our water bills are up; my phone 3 bill even went up, and I just have a basic phone on the 4 wall, no long distance, no Caller ID, nothing, and it went 5 up five more bucks this year, which is ridiculous. This is 6 killing us, and we can't live without utilities.

7 In Hammond -- you see Hammond -- just, for 8 example, I've been here all my life, so I guess I can talk 9 bad about my community if I want to. There's a little law 10 that if you have your utilities shut off for 30 days or 11 longer, you have to have your house inspected -- or home or 12 whatever it is inspected, and if they like it, well, then, 13 you'll get your utilities turned back on. I know a lot of 14 people who've had their utilities turned off, and it was 15 more than a hardship, more than a hardship, especially when 16 the City comes knocking on your door after that 30-day 17 mark. Oh, your NIPSCO has been off for 30 days; we got to 18 inspect to see if it's safe to turn back on. They're 19 causing even more hardship with that. How can people 20 afford the bill? Then you might have the City breathing 21 down your neck, too, and I'm sure Hammond is not the only 22 community like this.

It's just unfair all the way around. They want cut costs at NIPSCO; they want to make more profit. Let them figure out a different way to do it. I don't have FH-B- 35 1 cable. I don't have frills. I have an old, beat up, 2 rusted out 2002 Chevy S-10 out there in the parking lot. 3 It's a green one; it's in the first parking space. I had a 4 chunk of rust and my fender was falling and going to hit my 5 tire and make it flat the other day, so I went ahead and 6 broke it off.

7 I've got to live within my means, and I wish I, 8 you know, had a Mercedes out there, but that's never going 9 to happen. I live within my means; I do with my budget --10 and everybody else out here is trying to do the best we 11 can, too, and I have no pity, no sympathy whatsoever for 12 greedy people that want to squeeze the last drop of blood 13 out of a turnip.

14 Thank you.

MR. REED: Thank you very much, ma'am.

16 17

15

18

19

- 20
- 21
- 22
- 23

24

25

(WITNESS MARY ELLEN SLAZYK EXCUSED)

MR. REED: Your Honor, the Public next calls 1 2 Ms. Karen Jackson. 3 Your Honor, the record should reflect that it 4 does not appear that Ms. Jackson is here. She offered no 5 written comments but wished to speak. Since she is not 6 here, the Public would call its next witness. 7 The Public next calls Ms. Catherine Campbell. 8 9 CATHERINE CAMPBELL, a witness appearing on behalf of the Public, having been first duly sworn, 10 testified as follows: 11 12 13 DIRECT EXAMINATION, 14 QUESTIONS BY MR. REED: 15 A Good evening. 16 Q Good evening, ma'am. 17 How are you? 18 A I am fine. 19 How are you all? 20 Q I'm fine, thank you. 21 Could you please spell your last name for me? 22 A C-a-m-p-b-e-l-l. 23 Q Thank you very much, Ms. Campbell. You may go ahead, please. 24 25 A Okay. Like I said, my name is Catherine Campbell, and FH-B- 37

1 I'm from Gary, Indiana. I represent an organization, a
2 non-profit organization, Moms on the Move. We spend a lot
3 of our budget on helping families that need help for
4 NIPSCO.

5 One of the things I wanted to say is the reason 6 that NIPSCO does not deserve a rate increase is because 7 they have poor customer service. They don't tell their 8 customers that if you are not paying your -- if you're on 9 a -- what do they call it? -- a payment plan and you're not 10 paying your bill, that your optional services are not being 11 paid -- I've heard a lot of stories and I've experienced it 12 myself where you go to call them for your furnace or your 13 refrigerator or whatever, and they tell you, well, you 14 don't have any service because you haven't been paying, but 15 yet still you pay on your bill every month.

The -- one of the reasons, too, that we have a The -- one of the reasons, too, that we have a To lot of vacant houses in Gary is because of NIPSCO. The Bills are high; the families can't afford to pay the bills; He bills -- the service get cut off. They can't afford to have the services turned back on because they have to pay a high deposit. Like the lady said, you have to have your house reinspected; you have to pay the electrician; you have to get a licensed electrician to come in. So people, they walk off and leave the houses in a lot of cases because they can't stay in there with no heat.

1 NIPSCO -- one of the things, too, I hear a lot of 2 horror stories from families where they paid -- they think 3 they've paid their bill. They might owe \$2.00 or \$3.00, 4 and then before they know anything, they cut off. This 5 poor customer service.

6 NIPSCO know for a fact that we have trees in our 7 alleys and on our streets that the wires are going up into 8 the trees. They have not come out and cut those things 9 even though they've been called. Oh, I don't know what I 10 was going to say. Some other stuff I wanted to mention. 11 Oh, repairing streetlights. It might take them a year to 12 come out and repair a streetlight.

13 So I don't think they deserve a rate increase 14 because half of the families -- and I'm one of the senior 15 citizens that they're talking about that cannot afford an 16 increase. Everybody are not eligible for federal 17 assistance in their -- with their NIPSCO bill, so we have a 18 lot of people in Gary that are low income or even some that 19 are not low income, the working poor, that cannot afford to 20 pay their NIPSCO bill.

21 So I don't think they should be given a rate 22 increase, especially since they going to give U.S. Steel a 23 break. U.S. Steel should be paying -- subsidizing our 24 NIPSCO bill because they pollute more than everybody in 25 this region. You talk about the dust that come into the FH-B-39

1 community; I thought it was coming from U.S. Steel. I hear 2 that evidently NIPSCO pollutes, too. Have that dust coming 3 into your community, and you can't get it off your cars; 4 you can't get it off your lungs. You walk it into -- you 5 walk it -- track it into your houses. So I say, no, don't give them a raise. You would 7 be doing an injustice to everybody that's their customers. Thank you. MR. REED: Thank you, ma'am. (WITNESS CATHERINE CAMPBELL EXCUSED)

1 MR. REED: Your Honor, the Public next calls 2 Ms. Natalie Ammons. 3 4 NATALIE AMMONS, a witness appearing on behalf of the 5 Public, having been first duly sworn, 6 testified as follows: 7 8 DIRECT EXAMINATION, 9 QUESTIONS BY MR. REED: Good evening, ma'am. 10 O 11 A Good evening. 12 O Can I please have you spell your name for the record? 13 A My full name or my last name? 14 Q Just your last name. 15 A A-m-m-o-n-s. 16 Q Thank you very much, ma'am. 17 Please go ahead. 18 A I want to say good evening, and I want to thank -- I 19 appreciate the opportunity to be able to speak. 20 As you said, my name is Natalie Ammons. I'm a 21 long time resident of the City of Gary and a station 22 manager for a regional radio station. 23 Any cost is meaningful, whether it be food, 24 medication, utility bills, or household expenses. I want 25 to let you know that I get that, but tonight, I'm not here FH-B- 41

1 to speak about NIPSCO's rate increase.

Instead, I want to speak on behalf of the importance of having a partnership that we have established in the community and the active role that NIPSCO does play in making a difference.

6 There are not many organizations within the 7 business community that have matched the level of 8 commitment and involvement that has been provided by 9 NIPSCO, and I'm speaking more than just from a financial 10 end.

11 They are active partners in economic development. 12 They do help bring other jobs and employers to the 13 community. They are leaders in inclusion and diversity, 14 whether it's through scholarships and mentoring programs, 15 workforce development, and partnerships with local minority 16 businesses, which includes my employer and others.

As a customer, I am familiar with the fact that they provide bill payment assistance and energy efficient programs and salvage programs for those who are struggling with bills including senior citizens and other low income customers.

I also strongly support the move that they're making to retire all of their coal plants and to replace them with renewable energy.

25 Now, NIPSCO is focused on the community and its FH-B-42

1	customers. I am thankful for their continued involvement.
2	How many companies or organizations do you know that spend
3	money so the consumers can learn about conserving energy
4	and how to save money? I know I'm in the minority on that,
5	and I'm fine with that, but for me, I do want them to
6	continue their involvement in our community.
7	Thank you.
8	MR. REED: Thank you very much, ma'am.
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	
25	(WITNESS NATALIE AMMONS EXCUSED)

MR. REED: Your Honor, the Public next calls 1 2 Ms. Lisa Gerardi. 3 Your Honor, the record should reflect that no one 4 has approached the podium, so I assume Ms. Gerardi has 5 left. We will call our next witness. 6 Your Honor, the Public next calls Ms. Laura 7 Henderson. 8 9 LAURA HENDERSON, a witness appearing on behalf of the 10 Public, having been first duly sworn, testified as follows: 11 12 13 DIRECT EXAMINATION, 14 QUESTIONS BY MR. REED: 15 Q Good evening, ma'am. 16 A Hi. 17 Q Could you spell your last name for me, please? 18 A H-e-n-d-e-r-s-o-n. 19 Q Thank you, Ms. Henderson. 20 Please go ahead. 21 A Hi. Thanks for the opportunity for us to speak here 22 tonight. I'm from Michigan City, and I am very glad that 23 24 NIPSCO plans to decommission the coal burning plant in 25 Michigan City and hopefully switch to more renewable energy

1 sources. I wish it was sooner than ten years. However, I oppose the rate hikes, especially 3 hikes with the added insult that we poor, limited income, 4 non-profits, churches, and small businesses will be paying 5 for a decrease in rates for large companies. That's all. MR. REED: Thank you very much, ma'am. (WITNESS LAURA HENDERSON EXCUSED)

MR. REED: Your Honor, the Public next calls 1 2 Ms. Adriane Jagger. 3 Your Honor, the record should reflect that no one 4 is approaching the podium, so I will assume that Ms. Jagger 5 has left. We will call our next witness. 6 Your Honor, the Public next calls Ms. Dalia 7 Zygas. 8 9 DALIA ZYGAS, a witness appearing on behalf of the Public, 10 having been first duly sworn, testified as 11 follows: 12 13 DIRECT EXAMINATION, 14 QUESTIONS BY MR. REED: 15 Q Good evening, ma'am. 16 A Good evening. Ma'am, can I have you spell your last name for the 17 Q 18 record, please? 19 A Yes. It's Z-y-g-a-s --20 Q Thank you very much. 21 A -- and it's pronounced Zygas. 22 Q Zygas? 23 A Yes. I'll get it right next time. 24 Q 25 A Thank you.

1 Welcome, Commissioners and everybody else. I 2 would like to voice my opposition to the NIPSCO rate hike. 3 The reason coal burning plants are shifting to 4 renewable energy sources is lower costs. That seems 5 reasonable. Currently, NIPSCO ships in hundreds of rail 6 cars of coal daily to burn in their Michigan City plant. 7 They need to pay for that ash disposal as well. So once 8 they put the alternative energy infrastructure in place, 9 they will no longer have these expenses, just free sunshine 10 and/or wind. Yes, they will need to maintain the power 11 grid, but this was always the case. 12 Is this increase just a way to increase dividends 13 for stockholders on the backs of those who can afford it 14 the least? Residential users and small businesses should 15 not be subsidizing the big industries and shareholders. 16 Thank you very much. 17 MR. REED: Thank you very much, ma'am. 18 19 20 21 2.2 23 24 (WITNESS DALIA ZYGAS EXCUSED) 25 FH-B- 47

1 MR. REED: Your Honor, the Public calls its next 2 witness, Mr. Daniel Dugan. 3 4 DANIEL DUGAN, a witness appearing on behalf of the Public, 5 having been first duly sworn, testified as 6 follows: 7 8 DIRECT EXAMINATION, 9 QUESTIONS BY MR. REED: Good evening, sir. 10 Q 11 A Good evening, sir. Sir, can I have you spell your last name for me, 12 Q 13 please? 14 A Yes, Dugan, D-u-g-a-n. 15 O Thank you, sir. The floor is yours. 16 17 A Thank you. 18 My name is Daniel Dugan, and I am a civil 19 engineering student at Purdue Northwest here in Hammond. 20 As an engineering student, I plan to do what all civil 21 engineers do and plan for the future accounting not just 22 for my clients' interests but also for the communities' 23 interests and everyone that is involved, make sure that 24 decisions are made in their best interests, and NIPSCO, I 25 believe, should be doing the same thing.

1 NIPSCO has a lot of excellent PR. They have 2 things -- I was looking on the website earlier about their 3 plan for the future, renewable energy, and making it more 4 sustainable, and their PR is really excellent, and 5 sometimes it matches up with what they do, and sometimes it 6 doesn't.

For instance, in the past and currently, I've 8 looked into -- I'm an engineer -- engineering major, but I 9 looked up stuff about who invests stuff that a business 10 major might know, but who invests into NIPSCO, and a lot of 11 times, it has been investing firms that don't have the best 12 record in doing what's best for the people, and that is 13 still the case today.

I do agree with their plan that they are coming 15 up with now to introduce renewable energy to our region, 16 and that is to close down the coal plants and bring in 17 renewable energy. They should be shutting down the natural 18 gas, but it is a lot better than coal.

Because -- the reason I support these changes is because it creates more jobs than it takes away. If you look at newspapers or you read any studies, in Indiana and across the country, there are more jobs in renewable energy than there are in coal. Coal is a dying industry, and also that the cleanest and the cheapest -- most cheapest option that we have available. Coal, while some people say that FH-B-49

1 it is cheaper, it actually is not, and we need to go with 2 our best option which is renewable energy.

3 So this decision for me is about integrity and 4 transparency, so what NIPSCO says they're going to do 5 should match what they do, and if they increase prices on 6 our customers, how does that reflect on -- how does that 7 reflect on what they're doing for increasing renewable 8 energy? That creates a false idea in people's heads, so I 9 would like to address a common misconception.

10 While I agree with the gentleman who stated 11 earlier from The Heartland Institute that consumers should 12 not bear the price increases, the reason that prices are 13 going up for us is not because of renewables; it is because 14 NIPSCO is giving free money, a 20 percent discount, to 15 industrial companies that don't need it. They already got 16 a tax break from the federal government. They don't need 17 this break, and that is why our prices are going up. 18 Renewables are actually good for our economy, and we should 19 be investing in them.

So the most important thing, I think, for this Commission is what your spokeswoman said at the beginning 22 of this presentation -- of this meeting, and that is we an eed to make a decision that is reasonable. Is it a reasonable thing to raise rates on consumers, 12 percent, swhile we're giving a discount to industrials for

1 20 percent?

2	I want to make sure make it clear that I'm not
3	against renewable energy; I'm against raising the rates.
4	It is unreasonable to increase prices for us while giving
5	industry a discount, especially at a time when we are
6	investing in the future of clean energy. If NIPSCO
7	actually cares about clean energy, then they should do it
8	not by increasing prices and killing jobs.
9	I am just an engineering student with no favors
10	to trade, but I believe that this Commission will make the
11	right decision.
12	Thank you very much for your time.
13	MR. REED: Thank you very much, sir.
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	
25	(WITNESS DANIEL DUGAN EXCUSED)

MR. REED: Your Honor, the Public calls its next 2 witness, Corey Hagelberg.

Good evening, sir.

4 Your Honor, I have been advised by Mr. Hagelberg 5 that he would prefer to allow his time to be used by other 6 witnesses, so we will not call him as a witness, and we'll 7 move on to our next witness.

8

9 LaTONYA TROUTMAN, a witness appearing on behalf of the

10 Public, having been first duly sworn,

11 testified as follows:

12

13 DIRECT EXAMINATION,

## 14 QUESTIONS BY MR. REED:

15 Q Good evening, ma'am.

16 A Merry Christmas.

17 Q Ma'am, I'm going to get rid of this microphone because 18 it's working a lot better when I just talk.

19 A All right.

20 Q Can you tell me, ma'am, if you've previously submitted 21 one of the appearance sheets?

22 A I did.

23 Q Can you please tell me, ma'am, your first and last 24 name?

25 A LaTonya Troutman.

1 Q Ma'am, if you'll give me just a moment to find that. 2 There we go.

3 Now, ma'am, can I please have you spell both your 4 first name and your last name for me?

5 A Sure. L-a-T-o-n-y-a, LaTonya, that's my first name. 6 Last name is Troutman, T-r-o-u-t-m-a-n.

7 Q Thank you, ma'am.

8 I notice on your form here, your appearance form, 9 that you said you had both -- you would like to speak and 10 provide written comments.

11 I don't have any written comments from you. Am I 12 going to get those when you're done?

13 A You will.

14 Q Very good. Thank you very much, ma'am.

15 The floor is yours.

16 A Thank you so much. Again, Merry Christmas to everyone 17 on the Commission and out there.

18 My name is LaTonya Troutman. I have resided in 19 Michigan City my entire life.

20 Currently, Michigan City -- for Michigan City 21 residents, 53 percent of Michigan City residents' income 22 barely meets their basic needs. One-third of City 23 residents are African-American. 45 percent of those 24 African-Americans are in poverty. These poverty stricken 25 residents are less likely to have health insurance. They EH-B-53

1 are most likely to breathe in the toxic fumes from the west 2 side coal plant that are silently killing them. They are 3 also less likely to have life insurance because of their 4 fixed, low, or no income.

5 The NIPSCO bill takes the majority of the income 6 of the people in the lower tax brackets outside of rent or 7 mortgage. When the community residents have a fixed, low, 8 or no income status, it affects the number of small 9 businesses that sustain within the community or if they 10 even open up for business at all. A higher NIPSCO bill 11 affects the number of customers actually shopping in those 12 small businesses. Also, these same small businesses must 13 go up on their prices to afford higher bills still 14 resulting in a decrease of customers.

A higher NIPSCO bill affects churches like my own, Advancing Christ's Kingdom Ministries in Michigan City. When their NIPSCO bill is raised, it affects the amount of community outreach programs a church can give. If also affects the church members who in turn turn to the church to receive assistance with their utility bill. If they cannot afford to help them, the lack of assistance has the ability to affect their faith and turn them away from anot only the church but also sometimes even God.

A higher utility bill affects non-profit organizations who receive capped grants to help those in FH-B-54

1 need of some services. The number of people that needs
2 their services increase, although often the capped funding
3 remains the same.

As Chair of the Environmental and Climate Justice 5 of the LaPorte County NAACP Branch 3061, I am here to say 6 enough is enough. We've paid enough in costs and in toxins 7 or pollutions. This unfair and unjust cost shift will 8 disproportionately take from the pockets of our region's 9 low income and working class communities who already 10 struggle to afford their utility bills.

As NIPSCO customers, we pay enough. We already 2 pay the second highest bills in the state. Higher energy 3 costs forces customers to forgo critical services including 4 healthcare, food, and child care.

15 This leads to a higher risk of utility service 16 termination forcing customers to find other often hazardous 17 means of heating and lighting.

I hold here 500 of the almost 900 signed petitions from residents of Michigan City, Gary, Hammond, Highland, and other regions that stand with myself, the NAACP, and the Indiana Beyond Coal Campaign that are in the vulnerable communities.

23 We oppose NIPSCO's request. We urge you to 24 please make the industrial customers and NiSource 25 stockholders pay their fair share. In turn, please support FH-B- 55

1 the creation of programs and policies that ensure 2 affordable rates for our customers. Thank you. MR. REED: Thank you very much, ma'am. Your Honor, the record should reflect that I have 6 received from Ms. Troutman a substantial file of 7 multi-colored documents. None of these are numbered, but they will go into 9 the record as part of Ms. Troutman's exhibit. (WITNESS LaTONYA TROUTMAN EXCUSED)

1 MR. REED: Your Honor, the Public calls its next 2 witness, Mr. Jon Gold.

Good evening, Mr. Gold.

4 MR. GOLD: Hello.

5 Before we go any further, we're far enough down 6 the list, and I'm going to hand the microphone back over to 7 the Judge because I'm afraid there were some folks who came 8 in late and may not have been sworn, not just yourself but 9 other folks in the audience, so before we go any further, I 10 want to make sure we're getting sworn testimony.

11 MR. GOLD: I already did, but I'll do it again if 12 you want.

MR. REED: So we're just going to swear everybody 14 in and -- everybody else, so if you can bear with me just a 15 moment, please.

16 THE COURT: Thank you, Mr. Reed.

Will everyone who plans to give testimony at this Hearing who has not already been sworn, please stand now and raise your right hand to be sworn.

20

21 (OATH DULY ADMINISTERED TO FIVE PEOPLE)

- 22
- 23
- 24
- 25

JON GOLD, a witness appearing on behalf of the Public,
 having been first duly sworn, testified as

3 follows:

4

## 5 DIRECT EXAMINATION,

## 6 QUESTIONS BY MR. REED:

7 Q Mr. Gold, thank you for your patience.

8 The floor is yours.

9 A My name is so easy to spell that I didn't have to 10 spell it for you.

11 My name is Jon Gold, and I serve as the CEO of 12 Tradewinds, a full service and resource organization 13 supporting people with disabilities for more than 50 years. 14 Affordability and competitive rates are 15 essential, and while no one wants to see the cost of goods 16 or services increased and while I appreciate everybody's 17 perspective here, I'm here to provide a perspective on 18 NIPSCO based on our organization's point of view and the 19 positive impact that they have as a critical business in 20 our region.

21 They're more than just the bill that we pay each 22 month. Organizations such as ours depend on support from 23 the business community, and NIPSCO is a true leader in this 24 space. As a long time partner of Tradewinds, NIPSCO helps 25 makes it possible for us to provide essential programming, FH-B- 58

1 training, and services for hundreds of children and adults 2 with physical and developmental disabilities including 3 opportunities that have led to workforce development and 4 employment. We represent one of the many stories where 5 NIPSCO's involvement has made a lasting, positive impact on 6 the lives of others, and we're grateful for their essential 7 contributions to the community. 8 Thank you. 9 MR. REED: Thank you very much, sir. 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 (WITNESS JON GOLD EXCUSED)

MR. REED: Your Honor, the Public calls its next 1 2 witness, Sean Irwin. 3 4 SEAN IRWIN, a witness appearing on behalf of the Public, 5 having been first duly sworn, testified as follows: 6 7 8 DIRECT EXAMINATION, 9 QUESTIONS BY MR. REED: Good evening, sir. 10 Q 11 A Good evening. Can I have you spell your last name for the record, 12 Q 13 please? 14 A Irwin, I-r-w-i-n. 15 Q Thank you very much, sir. 16 Please go right ahead. 17 A Before I begin my statement, I'm offering a statement 18 of -- by proxy of a friend of mine who's at work right now 19 and couldn't come. 20 If NIPSCO wants to increase my rate, they better 21 damn well guarantee that my power stops going out multiple 22 times a month. For the love of God, invest in 23 infrastructure. At the end of the day, I don't have a 24 problem with someone making a profit. Everyone has to eat. 25 That being said, NIPSCO better be providing a quality FH-B- 60

1 product if NIPSCO wants me to pay more. NIPSCO is falling 2 far short of that mark.

Again, that's not my statement, it's just by 4 proxy.

5 So good evening, and thank you for taking the 6 time to come down -- or come up here, I think.

7 This proposal -- the proposed rate recalibration 8 represents another attack on working class Americans by big 9 business via government corporate welfare. The massive 10 transfer of wealth from the working class into the coffers 11 of multi-national, multi-billion dollar corporations is an 12 attack -- is an ageist, sexist, and racist attack upon 13 working class Hoosiers.

According to Thomson Reuters, in 2018, BP made 15 \$12.7 billion. Meanwhile, BP was the 11th largest polluter 16 according -- accounting for 1.53 percent of all global 17 greenhouse emissions. I'd also like to remind folks that 18 in 2010, BP was responsible for the largest oil spill at 19 its Deep Water Horizon location.

Let's be real here. Big business does not need another handout, but instead, working class folks need a reduced electric bill. That's why I'm here. My parents are retired. My dad spent 44 years at U.S. Steel, one of the big industrial companies that's going to get a proposed frate reduction. His -- our bill -- my family's bill will FH-B- 61

1 go up by \$40.00 a month. Now for some of you all folks, 2 that's not a lot of money; that's, you know, 40 bucks, but 3 they're retired. They're on a pension, and you're asking 4 my parents who have worked all their lives to subsidize a 5 \$12.7 billion company, and you're asking all these folks 6 back here to do the exact same thing, to sit there and 7 subsidize multi-billion dollar companies that get tax 8 benefits from the American, British, and Indian 9 governments.

10 Plenty of folks here have asked you to reject 11 this rate proposal increase. I'm telling you -- I'm 12 demanding that you reject this rate proposal increase 13 because it is ageist, it is sexist, and it is racist. It 14 is attacking seniors, it is attacking working class women, 15 and it is attacking people of color who barely struggle to 16 make their ends meet.

17 Thank you, and have a great day.
18 MR. REED: Thank you very much, sir.
19
20
21
22
23

- 24
- 25

(WITNESS SEAN IRWIN EXCUSED)

1 MR. REED: Your Honor, the Public calls its next 2 witness, Ms. Jen Woronecki-Ellis. 3 4 JEN WORONECKI-ELLIS, a witness appearing on behalf of the 5 Public, having been first duly sworn, 6 testified as follows: 7 8 DIRECT EXAMINATION, 9 QUESTIONS BY MR. REED: 10 O Good evening, ma'am. 11 A Hi. 12 Q Can you please spell your last name for the record? 13 A Woronecki, W-o-r-o-n-e-c-k-i-Ellis, E-l-l-i-s. 14 Q Thank you very much, ma'am. 15 Please go ahead. 16 A Thanks a lot. 17 I'm a lifelong NIPSCO customer. I'm also 18 disabled, unemployed, and live in a low income 19 neighborhood. 20 I do oppose the fixed charge increase as it 21 relates both to my finances and because it doesn't 22 encourage energy efficiency and customer-owned renewables. 23 I do, however, support coal retirements and the 24 transition to renewables. That actually saves customers 25 4 billion over business as usual and is the least expensive FH-B- 63

1 and lowest risk according to the IRP, and I also even got 2 to attend the IRP meeting, so it was really interesting to 3 have that explained to me.

An expert from Synapse Energy Economics, 5 Incorporated found that NIPSCO's proposal for accelerated 6 depreciation of coal plant capital is reasonable and should 7 be approved by the IURC.

8 I look at it this way: I don't want to take my 9 medication because I don't like the side effects, but I do 10 take my meds because I don't want to have seizures, so I 11 just make sure I'm taking the lowest dose possible to keep 12 from having seizures. Similarly, I don't want to pay 13 higher rates, but I do want a transition from coal, so I 14 support a partial rate increase as it relates to shutting 15 down coal.

16 Thanks.

17 THE COURT: Thanks, everybody.

18 We're going to take another short break for ten19 minutes. We'll reconvene back here at 9:05 P.M.

20 Let's go off the record.

- 21
- 22

23 (WITNESS JEN WORONECKI-ELLIS EXCUSED)
24
25 (HEARING IN RECESS UNTIL 9:05 P.M., SAME DAY)

	40 [1] 62/2	afford [15] 3/18 7/1 12/24 13/5 27/12
	41 [1] 12/20	34/18 35/20 38/18 38/19 39/15 39/19
MR. REED: [39] 1/8 4/15 5/1 7/7 8/1 9/5 10/1 11/7 12/1 13/21 14/1 20/16	44 [1] 61/23	47/13 54/13 54/21 55/10
21/1 23/11 24/1 28/10 29/1 31/7 32/1	45 percent [1] 53/23	Affordability [1] 58/14
32/20 36/15 37/1 40/9 41/1 43/8 44/1	5	affordable [3] 19/17 19/24 56/2
45/7 46/1 47/17 48/1 51/13 52/1 56/4		affording [1] 30/5
57/1 57/13 59/9 60/1 62/18 63/1	50 [1] 58/13	afraid [1] 57/7
THE COURT: [3] 1/4 57/16 64/17	500 [1] 55/18	African [2] 53/23 53/24
	53 percent [1] 53/21	African-American [1] 53/23
\$	55 percent [1] 30/19	African-Americans [1] 53/24
\$1 [1] 27/5	550 [1] 25/22	after [3] 21/21 30/9 35/16
\$1,000 [4] 3/13 6/13 25/20 27/14	6	again [8] 3/11 3/15 4/2 17/17 23/8 53/16 57/11 61/3
\$12.00 [1] 2/17	62 degrees [2] 25/7 25/10	against [2] 51/3 51/3
\$12.7 [2] 61/15 62/5	65 [3] 25/23 33/13 33/24	ageist [2] 61/12 62/13
\$150.00 [2] 25/5 25/21		ago [1] 21/23
\$160.00 [2] 25/5 25/21	7	agree [2] 49/14 50/10
\$175.00 [1] 25/15	70 [1] 33/24	ahead [12] 5/15 10/16 12/14 14/15
\$180.00 [1] 25/15 \$2 [4] 16/10	710 [1] 33/16	21/15 24/17 36/5 37/24 41/17 44/20
\$2 [1] 16/19 \$2.00 [1] 39/3	730 [1] 33/17	60/16 63/15
\$2.00 [1] 39/3 \$20.00 [1] 33/16	7:35 [1] 1/2	aide [1] 30/5
\$200 [1] 16/24	8	ain't [2] 15/12 16/5
\$3.00 [2] 25/13 39/3		air [2] 16/25 23/3
\$30,000 [1] 30/11	80 percent [1] 26/9	all [33] 2/1 4/10 9/3 13/14 14/16 16/2
\$30.00 [1] 2/19	80,000 [1] 30/21	17/14 17/24 21/18 24/18 26/6 26/12
\$4 [1] 18/8	87 [1] 27/12	26/18 27/2 27/19 33/5 33/8 34/6 34/18
\$40.00 [1] 62/1	9	34/19 34/21 35/8 35/23 37/19 42/23
\$5.1 [1] 30/24	90 [2] 24/25 27/10	45/6 48/20 52/19 54/10 61/16 62/1
\$53.00 [1] 3/4	900 [1] 55/18	62/4 62/5
\$600.00 [1] 3/4	99 [1] 33/22	alleys [1] 39/7
\$730.00 [1] 33/16	9:05 [2] 64/19 64/25	allow [1]  52/5 almost [1]  55/18
T		alone [4] 6/1 19/9 24/23 30/11
	Α	along [3] 14/18 26/25 26/25
'71 [1] 33/14	ability [2] 6/4 54/22	already [9] 4/8 6/7 15/1 16/7 50/15
1	able [3] 7/1 26/1 41/19	55/9 55/11 57/11 57/18
1 percent [1] 15/21	about [16] 4/4 11/4 15/7 18/7 22/6	also [15] 6/15 6/24 13/6 23/2 27/12
1,000 [1] 19/15	26/4 33/25 35/9 39/15 39/25 42/1 43/3	42/22 48/22 49/23 54/3 54/12 54/19
1.53 percent [1] 61/16	49/2 49/9 50/3 51/7	54/23 61/17 63/17 64/1
10 [1] 36/2	above [3] 15/23 19/8 19/10 absolutely [1] 33/10	alternative [2] 22/13 47/8
10 percent [1] 16/20	accelerated [1] 64/5	although [2] 17/4 55/2
11 [1] 1/1	accept [1] 6/11	always [1]  47/11
11.75 [1] 22/3	according [5] 17/20 30/18 61/14 61/16	am [17] 2/11 5/16 10/17 13/1 14/19
11.75 percent [1] 25/13	64/1	22/1 24/23 33/12 33/12 37/10 42/17
11th [1] 61/15	accountability [1] 22/18	43/1 44/23 48/18 51/9 53/11 55/5
12 [2] 18/9 19/9	accounting [2] 48/21 61/16	American [2] 53/23 62/8
12 percent [7] 5/24 6/4 10/21 11/3	across [3] 4/6 13/19 49/22	Americans [2] 53/24 61/8
18/17 34/18 50/24	act [1] 12/17	Ammons [4] 41/2 41/4 41/20 43/25
15 [3] 15/14 16/2 16/2	active [2] 42/4 42/11	amount [1] 54/18
18 [2] 15/13 15/14	actual [1] 33/1	Anguiano [3] 24/2 24/4 28/25 another [5] 8/25 19/24 61/8 61/21
19 percent [3] 3/11 22/6 34/16	actually [5] 50/1 50/18 51/7 54/11	64/18
2	63/24	answer [1] 17/25
	ad [1] 19/13	anti [1] 19/20
20 percent [2] 50/14 51/1	added [1] 45/3	anti-coal [1] 19/20
2002 [1] 36/2 2010 [1] 61/18	address [2] 23/8 50/9	any [9] 18/16 20/11 29/17 38/14 41/23
2018 [3] 30/18 30/25 61/14	adjunct [1] 30/14	49/21 53/11 57/5 57/9
2018 [3] 30/18 30/29 81/14	ADMINISTERED [1] 57/21	anybody [2] 27/24 34/21
	administration [1] 19/20	anymore [1] 7/2
3	Adriane [1] 46/2	anything [1] 39/4
30 [2] 35/10 35/17	adults [1] 59/1	apologize [2] 24/11 24/15
30-day [1] 35/16	Advancing [1] 54/16	appeal [1] 13/15
3061 [1] 55/5	advised [1] 52/4	appear [1] 37/4
39 [1] 21/21	advocacy [1] 23/4 advocating [2] 16/14 18/20	appearance [3] 29/15 52/21 53/8
	advocating [2] 16/14 18/20 affect [1] 54/22	appearing [19] 1/11 5/4 8/4 10/4 12/4
4	affects [6] 54/8 54/11 54/15 54/17	14/4 21/4 24/4 29/4 32/4 37/9 41/4
4 billion [1] 63/25	54/19 54/24	44/9 46/9 48/4 52/9 58/1 60/4 63/4
	х.	

	39/24 49/19 49/20 50/13 50/13 52/17	broaks [1] 4/9
A	54/3 57/7 62/13 63/21 64/9 64/10	breaks [1]  4/9 breathe [1]  54/1
appreciate [3] 27/19 41/19 58/16	bedroom [2] 24/24 25/2	breathing [1] 35/20
approach [4] 2/7 3/16 22/21 23/6	been [34] 1/12 5/5 6/5 8/5 10/5 12/5	brightening [1] 11/6
approached [1] 44/4 approaching [1] 46/4	14/5 21/5 24/5 25/4 25/4 26/1 29/5	bring [3] 3/25 42/12 49/16
approve [1] 20/6	32/5 33/2 33/19 35/8 35/17 37/10	British [2] 22/4 62/8
approved [1] 64/7	38/14 39/9 41/5 42/8 44/10 46/10 48/5	broke [3] 15/12 16/5 36/6
approximate [1] 25/12	49/11 52/4 52/10 57/8 57/18 58/2 60/5	brown [1] 26/14
ArcelorMittal [2] 22/5 30/24		brunt [1] 26/15
are [72]	before [8] 2/3 13/3 29/19 32/18 39/4	bucks [2] 35/5 62/2
around [2] 15/11 35/23	57/5 57/9 60/17 begin [1]  60/17	budget [7] 6/7 6/8 6/22 13/5 13/6 36/9 38/3
arsenic [1] 26/12	beginning [1] 50/21	build [3] 16/23 17/8 17/12
art [2] 10/24 11/1	behalf [20] 1/11 5/4 8/4 10/4 12/4 14/4	
as [65]	21/4 24/4 29/4 32/4 37/9 41/4 42/2	17/5
ash [3] 26/6 26/16 47/7	44/9 46/9 48/4 52/9 58/1 60/4 63/4	built [2] 2/16 16/22
ashes [1] 26/20	behind [2] 19/17 30/6	bunch [1] 26/6
ask [3]  13/8 13/16 31/3 asked [2]  3/21 62/10	being [6] 2/7 6/23 14/16 15/7 38/10	burn [1] 47/6
asking [4] 6/12 22/2 62/3 62/5	60/25	burning [7] 26/5 26/8 26/10 26/21
assistance [5] 25/3 39/17 42/18 54/20	believe [5] 22/22 26/3 33/4 48/25	26/25 44/24 47/3
54/21	51/10	business [8] 42/7 49/9 54/10 58/19
assume [2] 44/4 46/4	below [9] 15/2 15/7 15/15 15/16 15/20	58/23 61/9 61/20 63/25
assurance [1] 18/15	16/3 16/9 19/5 30/21	businesses [7] 22/2 42/16 45/4 47/14
at [32] 3/9 6/10 16/19 18/2 18/17 18/17	benefit [1] 23/1	54/9 54/12 54/12
21/21 21/25 24/2 25/7 25/9 25/9 33/2	benefited [1] 15/8 benefits [1] 62/8	but [39] 6/24 10/21 16/22 17/7 17/21 17/24 18/23 22/24 23/2 23/7 25/14
33/4 33/23 33/24 34/6 34/21 34/24	besides [2] 33/9 34/18	26/9 30/15 32/10 33/7 33/21 34/5
35/24 48/19 49/21 50/21 51/5 54/10	best [6] 27/3 36/10 48/24 49/11 49/12	34/13 34/17 35/1 36/8 37/5 38/14
57/17 60/18 60/23 61/18 61/23 64/8	50/2	41/25 43/5 47/11 48/22 49/8 49/10
64/19	better [5] 22/17 49/18 52/18 60/20	49/18 51/10 54/23 56/8 57/8 57/11
attach [1] 32/21	60/25	61/21 62/2 64/9 64/13
attack [3] 61/8 61/12 61/12 attacking [3] 62/14 62/14 62/15	between [1] 3/14	С
attend [1] 64/2	Beyond [1] 55/21	·
attention [2] 13/9 24/22	big [7] 3/11 23/1 27/11 47/15 61/8	C-a-m-p-b-e-l-l [1] 37/22
audience [2] 23/9 57/9	61/20 61/24	cable [1] 36/1
available [2] 26/16 49/25	bill [37] 11/3 13/12 22/6 22/23 25/5	calculations [1] 25/12
average [11] 15/2 15/7 15/15 15/16	27/13 30/12 32/11 32/12 32/22 33/1 33/1 33/5 33/5 33/18 34/3 34/17 34/20	call [6] 37/6 38/9 38/12 44/5 46/5 52/6 called [2] 6/5 39/9
15/20 15/23 16/4 16/9 19/5 19/8 19/10	35/3 35/20 38/10 38/15 39/3 39/17	Caller [1] 35/4
away [3] 20/3 49/20 54/22	39/20 39/24 42/18 54/5 54/10 54/15	calls [23] 1/9 5/1 6/12 8/1 10/1 12/1
В	54/17 54/20 54/24 58/21 61/22 61/25	14/1 21/1 24/1 29/1 32/1 37/1 37/7
	61/25	41/1 44/1 44/6 46/1 46/6 48/1 52/1
back [10] 1/4 4/10 10/20 28/6 35/13 35/18 38/20 57/6 62/6 64/19	billion [10] 16/19 18/9 30/24 34/15	57/1 60/1 63/1
backed [1] 18/15	34/22 61/11 61/15 62/5 62/7 63/25	came [3] 2/23 13/3 57/7
backs [3] 16/25 27/4 47/13	bills [21] 3/24 6/9 6/12 6/14 12/24 13/5	
bad [2] 12/16 35/9	13/11 13/13 25/14 27/8 28/5 30/9 35/2	Campbell [5] 37/7 37/9 37/23 37/25
barely [2] 53/22 62/15	38/18 38/18 38/19 41/24 42/20 54/13	40/25
base [1] 34/6	55/10 55/12	can [31] 8/12 12/12 12/24 17/12 21/12 26/19 27/12 27/20 28/5 29/12 29/19
based [2] 25/19 58/18	black [1] 26/15 blankets [1] 25/7	32/11 32/15 33/5 34/18 34/19 35/8
basic [4] 30/20 33/9 35/3 53/22	blood [1] 36/12	35/19 36/11 41/12 43/3 46/17 47/13
basics [1] 30/5	board [5] 13/1 13/7 13/15 13/19 34/23	
be [42] 2/9 3/9 3/19 6/1 7/1 8/17 8/18	boils [1] 34/14	60/12 63/12
9/1 10/19 13/17 15/5 16/22 17/5 17/7	bonuses [1] 27/6	can't [8] 3/18 28/7 35/6 38/18 38/19
19/16 19/23 19/24 22/5 22/19 22/20	books [1] 2/12	38/25 40/3 40/4
22/23 24/14 25/3 25/15 27/8 30/25 34/8 39/21 39/23 40/7 41/19 41/23	borrow [1] 28/4	cannot [4] 15/5 39/15 39/19 54/21
45/4 47/15 48/25 49/17 50/19 52/5	both [6] 19/21 19/22 29/16 53/3 53/9	capital [1] 64/6
57/19 60/25 61/20 64/7	63/21	capped [2] 54/25 55/2
bear [5] 18/12 18/13 26/15 50/12	box [4] 2/16 2/18 3/4 3/7	captive [4] 15/1 16/7 18/12 20/7
57/14	boxes [1] 3/22	car [1] 26/25
bearing [2] 20/8 20/9	BP [3] 61/14 61/15 61/18	care [2] 25/24 55/14
beat [1] 36/1	brackets [1] 54/6	career [2] 12/23 25/17
beautiful [1] 12/23	bragged [1] 15/7	cares [2] 24/21 51/7 Carolina [1] 18/22
beauty [2] 10/25 10/25	Branch [1] 55/5 broak [6] 20/12 34/16 39/23 50/16	cars [2] 40/3 47/6
because [30] 3/5 6/1 9/1 15/17 24/24	break [6] 20/12 34/16 39/23 50/16 50/17 64/18	cars [2] 40/3 47/0 case [7] 14/23 15/11 16/4 16/5 25/3
25/9 26/15 26/23 27/8 30/6 34/14 35/1	breakdown [1] 33/3	47/11 49/13
38/6 38/14 38/17 38/20 38/25 39/14		

С	come [11] 3/18 10/20 18/1 27/3 38/23	couple [1] 20/13
cases [2] 14/22 38/24	39/8 39/12 39/25 60/19 61/6 61/6	course [1] 34/9
Catherine [4] 37/7 37/9 37/25 40/25	comes [1] 35/16	crap [1] 34/19
cats [2] 25/8 34/2	coming [5] 26/24 33/20 40/1 40/2	create [2] 11/1 27/21
cause [1] 3/19	49/14	created [1] 16/25
causing [1] 35/19	comment [1] 32/10	creates [2] 49/20 50/8
CEO [1] 58/11	comments [5] 29/16 29/17 37/5 53/10	creation [1] 56/1
CEOs [1] 27/5	53/11 commercial [6] 2/20 2/21 2/24 2/25	critical [2] 55/13 58/19 cruel [1] 30/25
certainty [2] 20/9 20/9		currently [3] 47/5 49/7 53/20
Chair [1] 55/4	Commission [6] 21/19 24/19 31/4	customer [5] 38/7 39/5 42/17 63/17
challenge [1] 23/7	50/21 51/10 53/17	63/22
change [1] 26/24	Commissioners [1] 47/1	customer-owned [1] 63/22
changes [1] 49/19	commitment [1] 42/8	customers [20] 15/1 16/7 20/12 22/14
charge [4] 3/20 33/8 34/17 63/20 cheap [1] 25/22	common [1] 50/9	34/5 34/8 34/17 38/8 40/7 42/21 43/1
cheaper [1] 50/1	communities [5] 2/4 5/22 23/8 55/9	50/6 54/11 54/14 55/11 55/13 55/16
cheapest [2] 49/24 49/24	55/22	55/24 56/2 63/24
check [2] 33/15 33/15	communities' [1] 48/22	cut [5] 18/16 35/24 38/19 39/4 39/8
cherry [1] 18/3	community [22] 6/6 6/25 7/5 10/21	cuts [1] 4/9
Chevy [1] 36/2	21/21 22/3 23/6 26/7 35/9 35/22 40/1	D
Chicago [1] 26/11	40/3 42/4 42/7 42/13 42/25 43/6 54/7	dad [1] 61/23
child [1] 55/14	54/9 54/18 58/23 59/7 companies [8] 17/15 34/16 34/23 43/2	
children [1] 59/1	45/5 50/15 61/24 62/7	Dalia [3] 46/6 46/9 47/25
chilly [1] 25/9	company [2] 22/24 62/5	damn [1] 60/21
choice [1] 34/10	competitive [1] 58/14	Daniel [4] 48/2 48/4 48/18 51/25
choosing [1] 13/11	completely [1] 4/8	data [3] 18/2 18/5 20/11
Christ's [1] 54/16	concern [1] 27/7	dated [1] 32/22
Christmas [2] 52/16 53/16 chunk [1] 36/4	concerned [2] 14/24 25/11	day [9] 9/1 20/12 26/5 33/24 35/16
church [6] 5/17 13/2 54/18 54/19	concerns [1] 4/3	36/5 60/23 62/17 64/25
54/20 54/23	conclusion [1] 20/4	days [2] 35/10 35/17
church's [1] 13/1	congregation [3] 5/25 6/5 6/19	debt [1] 30/17
churches [2] 45/4 54/15	congregations [1] 5/22	decades [2] 18/10 20/13
cities [1] 8/20	Connie [4] 29/2 29/4 29/14 31/25	December [1] 30/10 decided [1] 25/18
citizen [1] 21/17	conserve [1] 22/22 conserving [1] 43/3	decision [3] 50/3 50/23 51/11
citizens [4] 22/18 23/5 39/15 42/20	consider [1] 7/3	decisions [1] 48/24
City [20] 5/17 6/1 6/3 6/11 26/5 26/8	construction [1] 17/14	decommission [1] 44/24
30/18 35/16 35/20 41/21 44/23 44/25	consumer [7] 2/10 2/13 3/10 21/20	decrease [3] 3/12 45/5 54/14
47/6 53/19 53/20 53/20 53/21 53/22 54/17 55/19	24/20 29/24 31/3	dedicated [2] 6/23 6/24
civil [2] 48/18 48/20	consumers [10] 2/5 4/5 14/25 15/4	Deep [1] 61/19
claim [1] 18/8	18/3 18/8 18/21 43/3 50/11 50/24	degrees [2] 25/7 25/10
class [7] 33/14 55/9 61/8 61/10 61/13	consumers' [1] 18/25	delivering [1] 3/5
61/21 62/14	continually [1] 22/15	delivery [1] 33/8
Claudia [3] 1/9 1/11 4/25	continue [2] 3/20 43/6	demanding [1] 62/12 dental [1] 25/25
clean [3] 26/3 51/6 51/7	continued [1] 43/1	denta [1] 25/25 deny [2] 13/16 31/3
cleanest [1] 49/24	continues [1] 20/1 contribute [1] 10/21	depend [1] 58/22
clear [4] 19/19 19/21 22/17 51/2	contributing [1] 27/2	deposit [1] 38/21
clerk [1] 21/22	contributions [1] 59/7	depreciation [1] 64/6
clients' [1] 48/22	copy [2] 19/16 32/22	deserve [2] 38/6 39/13
climate [2] 26/24 55/4	Corey [1] 52/2	development [3] 42/11 42/15 59/3
close [4] 14/24 24/10 24/11 49/16	corporate [2] 3/11 61/9	developmental [1] 59/2
closely [1] 17/4 coal [33] 14/25 15/10 15/13 15/20	corporations [4] 4/8 22/4 30/23 61/11	devices [1] 1/6
15/20 15/22 16/2 16/5 16/16 17/11	correct [1] 14/13	did [7] 17/4 17/21 17/22 18/5 25/12
17/17 19/20 19/25 26/4 26/8 26/10	cost [5] 16/18 22/13 41/23 55/7 58/15	52/22 57/11
26/21 26/25 42/23 44/24 47/3 47/6	costing [1] 25/4	didn't [4] 12/16 17/3 17/5 58/9
49/16 49/18 49/23 49/23 49/25 54/2	costs [11] 2/17 2/19 17/21 18/11 19/1	difference [2] 28/3 42/5
55/21 63/23 64/6 64/13 64/15	22/16 22/19 35/24 47/4 55/6 55/13	different [2] 33/6 35/25
coffers [1] 61/10	could [7] 1/5 1/20 5/12 6/20 25/2	difficult [3] 11/2 33/19 34/3
cold [1] 25/4	37/21 44/17	dimensional [1] 23/6 DIRECT [19] 1/15 5/8 8/8 10/8 12/8
collect [1] 25/18	couldn't [1] 60/19 Counselor [4] 21/20 24/20 29/25 31/3	14/8 21/8 24/8 29/8 32/8 37/13 41/8
college [2] 21/22 30/14	count [1] 25/21	44/13 46/13 48/8 52/13 58/5 60/8 63/8
color [2] 26/14 62/15	country [5] 15/11 15/19 17/10 27/25	directly [1] 22/1
Colorado [5] 16/13 16/14 16/25 17/2	49/22	disabilities [2] 58/13 59/2
18/21	County [2] 30/21 55/5	disabled [2] 23/1 63/18
colored [1] 56/7		_
	l	

D discount [3] 50/14 50/25 51/5 disposal [1] 47/7 disproportionately [1] 55/8 distance [1] 35/4 diversity [1] 42/13 dividends [1] 47/12 do [24] 17/22 26/18 33/17 33/21 35/25 36/9 36/10 38/9 42/12 43/2 43/5 48/20 48/21 49/5 49/14 50/4 50/5 51/7 57/11 62/6 63/20 63/23 64/9 64/13 documents [1] 56/7 does [7] 35/1 37/4 38/6 42/4 50/6 50/6 61/20 doesn't [4] 20/13 25/22 49/6 63/21 dog [1] 34/1 doing [9] 16/13 16/13 17/9 25/1 27/19 40/7 48/25 49/12 50/7 dollar [6] 22/24 27/6 34/15 34/22 61/11 62/7 don't [39] 3/6 3/9 3/19 8/17 8/18 8/25 15/12 16/5 17/17 18/4 18/6 22/24 26/8 27/4 27/12 27/15 29/17 30/23 32/10 33/14 33/21 34/9 35/25 36/1 38/7 38/14 39/9 39/13 39/21 40/6 49/11 50/15 50/16 53/11 60/23 64/8 64/9 64/10 64/12 done [3] 5/20 26/23 53/12 door [1] 35/16 dose [1] 64/11 down [19] 3/25 11/4 13/15 14/17 14/24 16/6 16/15 17/11 19/1 19/1 19/7 33/23 34/14 35/21 49/16 49/17 57/5 61/6 64/15 downright [1] 34/21 Dr. [1] 5/16 Dr. Ericka [1] 5/16 drastic [1] 5/25 draw [3] 10/25 11/4 12/16 dream [1] 11/4 drop [1] 36/12 dubious [1] 18/13 due [1] 25/25 Dugan [5] 48/2 48/4 48/14 48/18 51/25 duly [20] 1/12 5/5 8/5 10/5 12/5 14/5 21/5 24/5 29/5 32/5 37/10 41/5 44/10 46/10 48/5 52/10 57/21 58/2 60/5 63/5 during [3] 8/24 25/16 33/24 dust [2] 39/25 40/2 dying [1] 49/23 Ε E-I-I-i-s [1] 63/13 each [4] 18/22 18/25 19/2 58/21 earlier [6] 4/3 17/20 19/4 33/25 49/2 50/11 earn [1] 8/23 earning [1] 27/6 earth [3] 10/25 23/2 26/13 East [1] 26/11 easy [3] 17/24 18/1 58/9 eat [2] 34/2 60/24 economic [1] 42/11 economically [1] 30/3 Economics [1] 64/4 economy [1] 50/18 effect [3] 5/25 7/3 7/4

effects [1] 64/9 efficiency [1] 63/22 efficient [2] 22/11 42/18 eight [1] 6/10 elderly [4] 22/25 24/25 34/1 34/2 electric [11] 1/5 2/17 2/25 3/8 3/14 16/11 22/6 22/14 30/2 30/24 61/22 electrician [2] 38/22 38/23 electricity [7] 15/2 15/14 16/3 16/9 17/15 18/24 19/5 eligible [1] 39/16 Ellen [3] 32/2 32/4 36/25 Ellis [4] 63/2 63/4 63/13 64/23 eloquently [1] 2/3 else [4] 34/23 36/10 47/1 57/14 elsewhere [1] 16/13 emergency [1] 30/12 emissions [3] 26/25 27/1 61/17 employer [1] 42/16 employers [1] 42/12 employment [2] 21/25 59/4 encourage [2] 25/8 63/22 end [2] 42/10 60/23 Endowment [1] 5/21 ends [1] 62/16 endured [1] 8/24 energy [26] 6/13 14/19 19/17 22/13 22/14 22/22 26/4 26/22 42/18 42/24 43/3 44/25 47/4 47/8 49/3 49/15 49/17 49/22 50/2 50/8 51/3 51/6 51/7 55/12 63/22 64/4 engineer [2] 10/19 49/8 engineering [4] 48/19 48/20 49/8 51/9 engineers [2] 27/3 48/21 enough [7] 4/7 4/7 55/6 55/6 55/6 55/11 57/5 ensure [1] 56/1 entire [1] 53/19 entirely [1] 16/21 environmental [3] 10/19 14/20 55/4 environmentalist [1] 26/2 equation [1] 16/2 equipment [1] 22/12 Ericka [4] 5/2 5/4 5/16 7/25 especially [8] 2/5 10/25 13/3 23/4 35/15 39/22 45/2 51/5 essential [4] 6/21 58/15 58/25 59/6 essentially [1] 27/7 established [1] 42/3 even [10] 17/13 20/12 27/13 35/3 35/19 39/9 39/18 54/10 54/23 64/1 evening [38] 1/17 1/19 2/2 4/13 5/10 5/11 8/10 8/11 8/17 10/10 12/10 12/11 14/10 14/11 20/5 21/10 21/11 21/16 29/10 29/15 32/22 37/15 37/16 41/10 41/11 41/18 44/15 46/15 46/16 48/10 48/11 52/3 52/15 57/3 60/10 60/11 61/5 63/10 event [1] 17/14 every [3] 18/22 18/25 38/15 everybody [11] 2/3 21/16 34/23 36/10 39/16 39/24 40/7 47/1 57/13 57/14 64/17 everybody's [1] 58/16 everyone [7] 8/17 8/21 22/22 48/23 53/16 57/17 60/24 everyone's [1] 6/24

Everything's [1] 33/19 everywhere [1] 25/8 evidence [1] 26/24 evidently [1] 40/2 exact [2] 26/9 62/6 EXAMINATION [19] 1/15 5/8 8/8 10/8 12/8 14/8 21/8 24/8 29/8 32/8 37/13 41/8 44/13 46/13 48/8 52/13 58/5 60/8 63/8 example [3] 15/18 19/4 35/8 excellent [2] 49/1 49/4 EXCUSED [19] 4/25 7/25 9/25 11/25 13/25 20/25 23/25 28/25 31/25 36/25 40/25 43/25 45/25 47/25 51/25 56/25 59/25 62/25 64/23 exhibit [1] 56/9 expenses [2] 41/24 47/9 expensive [2] 15/3 63/25 experience [2] 2/11 18/20 experienced [1] 38/11 expert [1] 64/4 explained [1] 64/3 extra [2] 22/3 34/19 F-e-r-r-e-I-I [1] 12/13 Facebook [1] 19/13 facilities [4] 16/18 16/22 16/24 26/22 fact [5] 3/17 16/14 20/8 39/6 42/17 fair [8] 2/9 2/13 3/9 13/18 18/14 22/23 34/21 55/25 faith [1] 54/22 falling [2] 36/4 61/1 false [1] 50/8 familiar [2] 27/18 42/17 families [5] 23/1 38/3 38/18 39/2 39/14 family [4] 6/23 11/1 22/24 28/3 family's [1] 61/25 far [2] 57/5 61/2 farm [2] 17/13 17/14 fastest [1] 15/25 favorable [1] 18/4 favorite [1] 10/24 favors [1] 51/9 feasible [1] 13/17 federal [2] 39/16 50/16 fee [1] 25/13 feed [2] 6/17 34/1 feel [3] 24/21 25/11 27/25 feet [1] 28/6 fell [3] 26/6 26/17 30/9 Fellow [1] 14/19 fender [1] 36/4 Ferrell [5] 12/2 12/4 12/13 12/14 13/25 few [3] 18/10 27/16 27/17 Field [1] 57/18 figure [2] 26/9 35/25 file [1] 56/6 Finally [1] 30/13 finances [1] 63/21 financial [2] 17/10 42/9 find [6] 3/9 3/19 4/1 11/2 53/1 55/16 fine [5] 1/19 31/2 37/18 37/20 43/5 firms [1] 49/11 first [29] 1/12 2/1 5/5 5/17 6/10 8/5 10/5 12/5 13/1 14/5 21/5 21/18 24/5 24/18 29/5 32/5 36/3 37/10 41/5 44/10

F	glad [2] 34/8 44/23 global [1] 61/16	happening [3] 4/5 4/6 17/9
first [9] 46/10 48/5 52/10 52/23 53/4	global [1] 61/16 go [28] 1/4 3/15 5/15 10/16 11/3 12/14	happy [2] 34/5 34/6 hard [5] 8/23 10/22 13/3 24/12 30/5
53/5 58/2 60/5 63/5		hardship [4] 8/25 35/15 35/15 35/19
five [4] 15/25 30/23 35/5 57/21	35/1 37/24 38/12 41/17 44/20 50/1	hardships [1] 8/24
fix [2] 15/12 16/6	53/2 54/13 56/8 57/5 57/9 60/16 62/1	has [26] 2/3 2/12 3/18 6/23 13/17 15/6
fixed [12] 2/6 2/8 3/16 15/5 21/23	63/15 64/20	15/18 19/25 20/10 22/11 25/4 25/4
25/13 27/13 30/16 33/20 54/4 54/7	God [5] 6/5 25/1 33/21 54/23 60/22	30/5 32/21 33/2 35/17 42/8 44/4 44/4
63/20	God's [1] 6/6	46/5 49/1 49/11 54/21 57/18 59/5
flat [1] 36/5 floor [8] 1/24 8/16 10/16 29/23 32/24	goes [4] 3/2 3/15 4/10 25/11	60/24
48/16 53/15 58/8	going [32] 3/7 3/10 3/14 8/18 8/20	have [97]
flourish [1] 6/5	8/21 9/1 12/18 15/4 17/5 17/8 18/8	haven't [2] 26/1 38/14
flourishing [4] 5/21 5/22 5/25 6/2	18/18 18/19 24/2 27/15 33/19 36/4	having [23] 1/12 2/2 5/5 8/5 10/5 12/5
focused [1] 42/25	36/8 39/7 39/10 39/22 50/4 50/13	14/5 21/5 24/5 29/5 32/5 33/9 37/10
folks [8] 19/17 57/7 57/9 61/17 61/21	50/17 52/17 53/12 57/6 57/13 60/21	41/5 42/3 44/10 46/10 48/5 52/10 58/2
62/1 62/5 62/10	61/24 64/18 Cold 191 57/2 57/2 57/4 57/14 58/1	60/5 63/5 64/12
follow [2] 12/17 31/4	Gold [8] 57/2 57/3 57/4 57/11 58/1 58/7 58/11 59/25	hazardous [1] 55/16
follows [19] 1/13 5/6 8/6 10/6 12/6	gone [2] 13/13 19/3	he [5] 19/19 19/19 27/11 27/12 52/5 he's [2] 27/12 27/13
14/6 21/6 24/6 29/6 32/6 37/11 41/6	good [41] 1/17 1/19 5/10 5/11 8/10	head [1] 5/23
44/11 46/11 48/6 52/11 58/3 60/6 63/6	8/11 8/17 10/10 10/12 12/10 12/11	heads [2] 13/9 50/8
food [2] 41/23 55/14	14/10 14/11 14/14 17/24 19/11 20/14	health [5] 25/16 25/23 26/1 28/5 53/25
forces [1] 55/13	21/10 21/11 21/16 24/14 29/10 37/15	healthcare [1] 55/14
forcing [1] 55/16	37/16 41/10 41/11 41/18 44/15 46/15	hear [2] 39/1 40/1
forgo [1] 55/13 form [3] 29/15 53/8 53/8	46/16 48/10 48/11 50/18 52/3 52/15	heard [4] 6/24 24/12 26/4 38/11
fortunate [1] 12/22	53/14 57/3 60/10 60/11 61/5 63/10	hearing [6] 2/2 21/20 24/20 29/25
found [1] 64/5	goods [1] 58/15	57/18 64/25
four [1] 21/22	got [12] 12/16 12/22 12/23 33/16	heart [2] 12/19 20/6
fractured [1] 30/9	33/22 33/24 34/2 34/13 35/17 36/7	Heartland [3] 14/20 14/21 50/11
frankly [1] 28/4	50/15 64/1	hearts [2] 13/8 17/24
free [2] 47/9 50/14	gotten [1] 4/8	heat [2] 33/23 38/25
freelance [1] 30/14	government [2] 50/16 61/9 governments [1] 62/9	heated [1] 3/17 heating [1] 55/17
frequently [1] 15/6	Governments [1] 62/9 Governor [1] 19/19	held [1] 20/11
friend [1] 60/18	grade [1] 10/18	Hello [2] 29/11 57/4
frills [1] 36/1	graduated [1] 33/13	help [8] 6/8 6/12 6/13 27/21 38/3 42/12
front [1] 27/11	grants [1] 54/25	54/21 54/25
frugal [1]  6/7 full [3]  30/4 41/13 58/12	grateful [1] 59/6	helping [3] 13/5 22/8 38/3
fumes [1] 54/1	gray [1] 26/6	helps [2] 24/21 58/24
funding [1] 55/2	great [2] 12/23 62/17	Henderson [4] 44/7 44/9 44/19 45/25
funds [1] 6/8	greedy [1] 36/12	her [6] 30/6 30/7 30/10 30/10 32/21
furnace [1] 38/12	green [1] 36/3	32/22
further [3] 19/7 57/5 57/9	greenhouse [1] 61/17	here [31] 5/21 7/1 8/18 8/18 12/20
future [8] 11/4 11/6 18/16 22/18 26/23	grew [1] 28/1	12/21 13/7 14/16 15/11 24/25 33/13
48/21 49/3 51/6	grid [1] 47/11 group [1] 22/25	34/13 34/25 35/8 36/10 37/4 37/6 41/25 44/21 48/19 53/8 55/5 55/18
G	group [1] 22/25 grow [1] 10/20	58/17 58/17 61/6 61/20 61/22 62/6
	guarantee [2] 18/16 60/21	62/10 64/19
gambling [1] 20/7	guaranteed [1] 16/24	Hi [3] 44/16 44/21 63/11
garage [5] 2/16 2/22 3/1 3/13 3/17 Gapy [9] 21/17 21/22 23/4 23/7 38/1	guaranteeing [1] 16/20	high [3] 33/14 38/18 38/21
Gary [9] 21/17 21/22 23/4 23/7 38/1 38/17 39/18 41/21 55/19	guess [1] 35/8	higher [10] 17/15 17/18 20/10 54/10
gas [5] 2/18 3/3 3/14 33/7 49/18	guy [1] 4/11	54/13 54/15 54/24 55/12 55/15 64/13
generation [1] 18/24	н	highest [2] 15/18 55/12
generations [1] 26/23		Highland [1] 55/20
gentleman [1] 50/10	H-e-n-d-e-r-s-o-n [1] 44/18	hike [14] 3/3 5/24 6/4 6/19 6/25 7/4
gentlemen [1] 4/3	had [10] 19/5 25/16 27/24 28/4 29/16	10/22 11/5 18/9 19/9 20/6 25/11 30/2
Gerardi [2] 44/2 44/4	30/10 35/14 36/3 36/8 53/9	47/2
get [23] 26/1 27/3 27/5 28/5 28/6 28/8	Hagelberg [2] 52/2 52/4	hikes [3] 13/4 45/2 45/3
29/19 33/14 33/14 33/17 33/18 34/2	half [1]  39/14 Hammond [9]  1/1 12/21 12/21 33/13	hiking [1] 22/15
35/13 38/19 38/23 40/3 40/4 41/25	35/7 35/7 35/21 48/19 55/19	him [2]  17/20 52/6 his [7]  5/23 27/12 27/13 31/2 31/4 52/5
46/24 52/17 53/12 61/24 62/7	hand [2] 57/6 57/19	61/25
getting [3] 4/9 20/3 57/10	handily [1] 19/22	hit [1] 36/4
give [12] 3/11 32/10 33/1 34/12 34/13	handout [1] 61/21	Hobart [1] 13/2
34/15 34/16 39/22 40/6 53/1 54/18	Hannah [4] 10/2 10/4 10/17 11/25	hobbies [1] 10/24
57/17 given [1] 39/21	happen [3] 18/18 18/19 36/9	Holcomb [1] 19/19
given [1] 39/21 giving [4] 20/5 50/14 50/25 51/4	happened [3] 2/24 19/3 26/11	hold [1] 55/18
90009 [4] 200 00 14 00/20 01/4		

Г			
	H holding [2] 21/20 24/20 home [3] 2/15 11/4 35/11 homeless [3] $6/15 6/16 6/16$ Honor [27] 1/8 5/1 8/1 10/1 12/1 14/1 21/1 24/1 29/1 32/1 32/20 37/1 37/3 41/1 44/1 44/3 44/6 46/1 46/3 46/6 48/1 52/1 52/4 56/5 57/1 60/1 63/1 Hood [2] 34/11 34/12 hook [1] 15/4 Hoosiers [4] 4/6 15/8 19/14 61/13 hope [2] 17/24 20/5 hopefully [1] 44/25 Horizon [1] 61/19 horror [2] 26/4 39/2 hospital [2] 30/4 30/11 hot [1] 33/23 house [14] 2/16 2/19 6/15 24/24 25/2 25/4 25/6 27/11 27/12 33/9 33/22 33/22 35/11 38/22 households [1] 30/19 houses [4] 6/2 38/17 38/24 40/5 housing [1] 3/21 how [14] 1/18 4/4 10/11 26/4 26/19 27/12 27/15 35/19 37/17 37/19 43/2 43/4 50/6 50/6 however [2] 45/2 63/23 hundred [1] 17/4	inclusion [1] 42/13 income [23] 2/8 3/16 21/23 22/8 23/1 25/19 26/6 26/10 26/14 27/13 30/16 33/12 33/20 39/18 39/19 42/20 45/3 53/21 54/4 54/5 54/8 55/9 63/18 incomes [1] 2/6 Incorporated [1] 64/5 increase [25] 3/7 4/1 4/7 13/18 18/15 18/23 22/3 31/1 31/3 31/5 38/6 39/13 39/16 39/22 42/1 47/12 47/12 50/5 51/4 55/2 60/20 62/11 62/12 63/20 64/14 increased [2] 35/2 58/16 increases [2] 27/16 50/12 increasing [2] 50/7 51/8 incredibly [1] 6/7 Indeed [4] 15/10 17/13 18/7 19/8 Indian [1] 62/8 Indiana [21] 1/1 2/5 5/18 5/21 13/14 15/11 16/4 18/12 18/14 19/6 19/9 19/25 21/17 21/18 21/19 24/18 24/24 31/4 38/1 49/21 55/21 Indianans [1] 19/14 industrial [3] 50/15 55/24 61/24 industrials [1] 50/25 industries [3] 23/2 27/1 47/15 industry [3] 22/5 49/23 51/5 infrastructure [2] 47/8 60/23 injustice [1] 40/7 innovative [1] 22/21	its [13] 15/7 16/15 22/2 22/14 23/5 37/6 42/25 48/1 52/1 57/1 60/1 61/19 63/1 itself [1] 6/23 IURC [1] 64/7 Ivy [2] 21/21 21/25 J Jackson [2] 37/2 37/4 Jagger [2] 46/2 46/4 James [3] 14/2 14/4 20/25 January [2] 32/11 32/23 January 1 [1] 32/23 Jayhawkers [1] 19/6 Jen [3] 63/2 63/4 64/23 job [1] 26/1 jobs [6] 22/10 27/21 42/12 49/20 49/22 51/8 Jon [4] 57/2 58/1 58/11 59/25 Jose [3] 8/2 8/4 9/25 Judge [1] 57/7 just [44] 2/8 2/9 3/10 3/13 3/19 4/12 10/22 12/20 13/7 13/18 13/19 15/11 17/2 19/5 19/17 20/4 20/13 22/15 25/21 26/5 26/18 27/16 32/11 32/20 33/9 33/14 34/6 35/3 35/7 35/23 41/14 42/9 47/9 47/12 48/21 51/9 52/18 53/1 57/8 57/13 57/14 58/21 61/3 64/11 Justice [1] 55/4 justification [2] 16/10 20/2
	hungry [1] 6/18 hurt [4] 30/2 30/3 30/8 30/13 hurting [1] 30/16 hushand [2] 2/45 20/40	inspected [2] 35/11 35/12 instance [1] 49/7 instead [2] 42/2 61/21	K K-i-l-b-o-u-r-n-e [2] 5/13 10/14
	husband [2]  2/15 30/10 I	Institute [3] 14/20 14/21 50/11 insulated [1] 25/6	Kansas [4] 15/17 18/21 19/4 19/7 Karen [1] 37/2
	I'd [1]       61/17         I'll [2]       46/24       57/11         I'm [45]       1/19       2/21       3/13       4/5       5/16       6/23         8/18       8/20       8/21       12/18       17/23       20/13         21/23       22/8       24/2       25/23       26/2       27/18         30/15       33/3       33/13       35/21       37/20       38/1         39/14       41/20       41/25       42/9       43/4       43/5         44/23       49/8       51/2       51/3       52/17       57/6       57/7         58/17       60/17       61/22       62/11       62/11       63/17         63/17       64/11       1	insult [1] 45/3 insurance [6] 25/24 25/24 25/25 25/25 53/25 54/3 integrity [1] 50/3 interest [2] 16/12 17/11 interesting [2] 33/2 64/2 interests [4] 3/11 48/22 48/23 48/24 interstate [1] 33/7 into [10] 6/20 39/7 39/25 40/3 40/4 40/5 49/8 49/10 56/8 61/10 introduce [1] 49/15 inundated [1] 30/8 invest [2] 27/20 60/22 investing [3] 49/11 50/19 51/6	keep [7] 13/13 25/6 27/8 27/17 32/11 33/8 64/11 Kilbourne [10] 5/2 5/4 5/13 5/16 7/25 10/2 10/4 10/15 10/17 11/25 killing [3] 35/6 51/8 54/2 kind [1] 34/2 Kingdom [1] 54/16 knock [1] 16/1 knocking [1] 35/16 know [21] 8/17 13/4 22/1 23/6 25/19 26/8 26/17 26/19 27/12 27/15 30/3 35/13 36/8 39/4 39/6 39/9 41/25 43/2 43/4 49/10 62/2
	I-r-w-i-n [1] 60/14 ice [1] 30/9 ID [1] 35/4	investing [3] 49/1 30/19 31/0 invests [2] 49/9 49/10 involved [2] 34/24 48/23	L L-a-T-o-n-y-a [1] 53/5
	ID [1] 35/4 idea [2] 24/14 50/8 if [33] 1/5 3/15 3/22 4/5 11/3 13/17 15/11 16/1 16/5 17/7 17/13 17/15 17/21 20/6 25/11 33/4 35/9 35/10 35/12 35/18 38/8 38/8 49/20 50/5 51/6 52/20 53/1 54/9 54/20 57/11 57/14 60/20 61/1 impact [2] 58/19 59/5 implement [1] 22/12 importance [1] 42/3 important [3] 16/11 21/20 50/20 in [141] incentive [1] 17/9 includes [1] 42/16 including [3] 42/20 55/13 59/2	Involved [2] 34/24 48/23 involvement [4] 42/8 43/1 43/6 59/5 IRP [3] 18/2 64/1 64/2 Irwin [4] 60/2 60/4 60/14 62/25 is [120] is inspected [1] 35/12 isn't [1] 17/7 issues [3] 25/16 26/1 28/5 it [101] it's [41] 2/21 2/21 2/25 3/4 4/6 13/18 13/19 15/8 15/10 16/11 17/2 17/24 17/25 18/8 18/14 19/17 19/23 20/8 20/9 23/6 24/10 24/12 24/16 25/9 25/19 26/17 29/14 33/2 33/22 34/20 34/20 34/21 35/18 35/23 36/3 36/3 42/14 46/19 46/21 52/18 61/3	Laborer's [1] 12/20 lack [1] 54/21 lady [2] 13/2 38/21 Lake [1] 30/21 landlord [2] 27/11 28/4 lap [1] 25/9 LaPorte [2] 30/18 55/5 larges [2] 30/23 45/5 largest [2] 61/15 61/18 last [22] 1/20 3/3 5/12 6/12 8/12 10/13 12/12 29/12 30/6 32/17 36/12 37/21 41/13 41/14 44/17 46/17 48/12 52/23 53/4 53/6 60/12 63/12 lasting [1] 59/5 late [1] 57/8

٢

L	low [13] 23/1 26/6 26/10 26/14 26/16	meter [14] 2/14 2/16 2/17 2/17 2/18
LaTONYA [5] 52/9 52/25 53/5 53/18	33/12 39/18 39/19 42/20 54/4 54/7 55/9 63/18	2/19 3/4 3/5 3/7 3/13 3/14 3/18 33/9 34/7
56/25 Laura [3] 44/6 44/9 45/25	lower [4] 30/23 30/25 47/4 54/6	Michigan [17] 5/17 5/25 6/3 6/11
law [1] 35/9	lowest [2]  64/1 64/11 lunch [1]  6/17	15/24 15/25 26/5 26/8 44/23 44/25 47/6 53/19 53/20 53/20 53/21 54/16
lead [1] 26/12	lungs [1] 40/4	55/19
leader [1] 58/23 leaders [1] 42/13	M	microphone [2] 52/17 57/6
Leadership [1] 5/20	ma'am [39] 1/17 1/20 1/23 4/15 5/10	might [7] 7/1 7/2 20/12 35/20 39/3 39/11 49/10
leads [1] 55/15	5/14 7/7 10/10 11/7 24/17 28/10 29/10	million [4] 16/24 22/24 27/5 27/6
learn [1] 43/3 learned [1] 5/20	29/15 31/7 32/14 32/18 32/24 36/15	mine [3] 27/14 27/14 60/18
least [5] 18/17 18/17 34/18 47/14	37/16 40/9 41/10 41/16 43/8 44/15 45/7 46/15 46/17 47/17 52/15 52/17	mines [1] 26/25 Ministrias [4] 54/46
63/25	52/20 52/23 53/1 53/3 53/7 53/14 56/4	Ministries [1] 54/16 minority [4] 26/7 26/11 42/15 43/4
leave [3] 25/22 29/20 38/24 led [1] 59/3	63/10 63/14	minutes [1] 64/19
left [2] 44/5 46/5	made [7] 19/19 19/21 25/19 30/24 48/24 59/5 61/14	misconception [1]  50/9 Miss [2]  10/2 10/15
less [9] 19/14 22/6 22/6 22/11 25/20	maintain [1] 47/10	Miss [2] 10/2 10/15 Miss Hannah [1] 10/2
27/14 27/14 53/25 54/3 let [4] 18/13 32/20 35/24 41/25	major [2] 49/8 49/10	moment [2] 53/1 57/15
let's [4] 13/9 17/13 61/20 64/20	majority [1]  54/5 make [21]  5/22 8/18 10/22 13/11 14/17	Moms [1] 38/2 Monday [2] 6/46 14/46 20/5
letter [2] 19/15 19/18	23/7 28/2 28/7 29/19 34/25 35/24 36/5	Monday [3] 6/16 14/16 20/5 money [11] 18/3 20/7 25/20 27/6 28/4
level [1] 42/7 library [1] 21/22	48/23 50/23 51/2 51/2 51/10 55/24	33/20 34/24 43/3 43/4 50/14 62/2
licensed [1] 38/23	57/10 62/16 64/11 makes [3] 33/18 34/3 58/25	monopoly [2] 34/9 34/20
life [8] 2/7 12/22 23/5 27/24 28/3 35/8	makes [3] 33/18 34/3 58/25 making [6] 34/4 34/24 42/5 42/23 49/3	month [15] 2/17 2/19 3/4 3/4 13/12 25/5 25/15 25/21 27/14 30/6 33/16
53/19 54/3  lifelong [2] 21/17 63/17	60/24	38/15 58/22 60/22 62/1
light [1] 11/3	man [1] 13/19	more [21] 13/8 13/16 15/21 22/13
lighting [1] 55/17	manager [1] 41/22 many [7] 6/1 17/23 27/23 30/2 42/6	27/21 34/18 34/20 35/5 35/15 35/15 35/19 35/24 39/24 42/9 44/25 49/3
like [32] 2/1 2/2 2/8 2/21 6/2 10/20 11/6 14/22 18/5 19/6 22/25 23/3 24/18	43/2 59/4	49/20 49/22 58/13 58/21 61/1
24/21 25/14 26/9 27/23 27/25 29/17	March [1] 1/1	mortgage [2] 33/21 54/7
29/24 33/18 33/24 35/12 35/22 37/25	mark [2] 35/17 61/2 Mary [3] 32/2 32/4 36/25	most [5] 17/23 18/4 49/24 50/20 54/1 mother [1] 30/4
38/21 47/2 50/9 53/9 54/15 61/17 64/9 likely [3] 53/25 54/1 54/3	massive [1] 61/9	mother's [1] 11/1
Lilly [1] 5/21	match [1] 50/5	motives [1] 4/4
limited [1] 45/3	matched [1] 42/7 matches [1] 49/5	move [4] 14/18 38/2 42/22 52/7 moved [1] 17/19
Linda [3] 24/2 24/4 28/25 line [2] 22/19 30/22	matter [1] 3/17	Mr [25] 1/7 1/16 5/9 8/9 10/9 12/9 14/9
lion's [5] 15/9 15/14 15/23 16/3 16/23	may [4] 23/2 25/13 37/24 57/8	17/19 21/9 24/9 29/9 32/9 37/14 41/9
Lisa [1] 44/2	maybe [2] 20/12 33/5 me [26] 2/3 3/20 4/1 4/5 10/13 11/6	44/14 46/14 48/9 52/14 57/4 57/11 57/16 58/6 58/7 60/9 63/9
list [3] 18/5 18/6 57/6 listen [1] 4/13	13/3 24/13 25/4 25/9 27/24 30/13	Mr. [10] 8/2 12/14 14/2 14/10 21/2 31/2
literally [1] 28/6	32/20 34/11 37/21 43/5 44/17 48/12	48/2 52/4 57/2 57/3
little [9] 4/10 13/8 13/19 25/3 25/8 27/5	50/3 52/20 52/23 53/1 53/4 57/14 61/1 64/3	Mr. Daniel [1]  48/2 Mr. Ferrell [1]  12/14
27/11 33/6 35/9 live [12] 3/6 6/22 7/1 24/23 25/1 26/10	mean [1] 18/18	Mr. Fine [1] 31/2
30/16 30/21 35/6 36/7 36/9 63/18	meaningful [1] 41/23	Mr. Gold [1] 57/3
lives [7] 3/1 11/1 26/7 27/11 28/3 59/6	means [5] 8/24 25/14 36/7 36/9 55/17 Meanwhile [1] 61/15	Mr. Hagelberg [1] 52/4 Mr. James [1] 14/2
62/4	medical [1] 30/9	Mr. Jon [1] 57/2
living [3] 8/23 21/23 24/23 local [3] 1/2 12/20 42/15	medication [2] 41/24 64/9	Mr. Jose [1] 8/2
location [1] 61/19	medicines [1] 13/12 meds [1] 64/10	Mr. Nicholas [1]  21/2 Mr. Taylor [1]  14/10
long [5] 18/17 20/1 35/4 41/21 58/24	meet [3] 6/20 30/20 62/16	Ms [2] 44/4 46/4
longer [3] 6/20 35/11 47/9 look [7] 17/4 27/2 27/3 33/2 33/4 49/21	meeting [2] 50/22 64/2	Ms. [17] 1/9 24/2 32/2 32/21 37/2 37/4
64/8	meets [1] 53/22 members [2] 34/23 54/19	37/7 37/23 41/2 44/2 44/6 44/19 46/2 46/6 56/6 56/9 63/2
looked [4] 17/2 18/2 49/8 49/9	men [1] 6/16	Ms. Adriane [1] 46/2
looking [2] 14/22 49/2 lot [25] 4/3 4/6 13/4 25/14 25/17 25/19	mention [3] 8/20 8/21 39/10	Ms. Campbell [1] 37/23
25/23 26/19 33/20 33/20 34/4 35/13	mentioned [5] 19/4 23/3 27/10 27/15 33/25	Ms. Catherine [1]  37/7 Ms. Claudia [1]  1/9
36/2 38/2 38/11 38/17 38/24 39/1	mentoring [1] 42/14	Ms. Claudia [1] 1/9 Ms. Dalia [1] 46/6
39/18 49/1 49/10 49/18 52/18 62/2 63/16	Mercedes [1] 36/8	Ms. Henderson [1] 44/19
loud [1] 6/23	Merry [2] 52/16 53/16 messing [1] 19/10	Ms. Jackson [1]  37/4 Ms. Jen [1]  63/2
love [4] 6/6 10/24 10/25 60/22		

Μ	NIPSCO [67]	open [1]  54/10
Ms. Karen [1] 37/2	NIPSCO's [6] 17/3 22/20 42/1 55/23	operational [2] 14/25 16/16
	59/5 64/5	opinion [1] 2/12
Ms. Laura [1] 44/6	NiSource [1] 55/24	opportunities [1] 59/3
Ms. Linda [1] 24/2	no [21] 3/6 6/20 20/2 27/7 31/5 34/7	opportunity [4] 17/21 30/1 41/19
Ms. Lisa [1] 44/2	34/22 35/4 35/4 36/11 36/11 37/4	44/21
Ms. Mary [1] 32/2	38/25 40/6 44/3 46/3 47/9 51/9 54/4	oppose [4] 4/7 45/2 55/23 63/20
Ms. Natalie [1] 41/2		
Ms. Slazyk [1] 32/21	54/8 58/15	opposed [1] 19/20
Ms. Troutman [1] 56/6	nobody [1] 3/1	opposition [1] 47/2
Ms. Troutman's [1] 56/9	non [9] 3/1 3/2 3/20 14/21 14/21 25/17	
much [38] 1/23 2/2 6/2 8/18 9/4 9/5	38/2 45/4 54/24	optional [1] 38/10
10/15 11/7 13/21 17/8 20/4 20/15	non-partisan [1] 14/21	or [26] 13/11 13/12 17/13 19/24 22/15
	non-profit [4] 14/21 25/17 38/2 54/24	22/24 23/1 35/10 35/11 35/11 38/12
20/16 27/19 28/9 29/22 31/7 32/25	non-profits [1] 45/4	38/13 39/3 39/18 41/13 41/24 43/2
33/6 34/9 34/24 36/15 37/23 41/16	non-residential [2] 3/1 3/2	47/10 49/21 54/4 54/6 54/8 54/9 55/7
43/8 45/7 46/20 47/16 47/17 51/12	None [1] 56/8	58/16 61/6
51/13 53/14 53/16 56/4 59/9 60/15		organization [5] 14/22 19/13 38/1 38/
62/18 63/14	North [1] 18/21	
multi [8] 22/24 23/6 27/6 34/22 56/7	northwest [3] 2/5 13/14 48/19	58/12
61/11 61/11 62/7	not [58] 2/13 2/21 2/23 3/17 3/24 6/1	organization's [1] 58/18
multi-billion [3] 34/22 61/11 62/7	7/1 8/20 13/11 13/18 15/10 15/16	organizations [5] 25/17 42/6 43/2
	15/20 16/21 17/2 17/22 18/14 18/15	54/25 58/22
multi-colored [1] 56/7	18/18 19/17 19/23 20/8 25/13 26/11	other [23] 4/6 6/2 7/2 15/22 17/15
multi-dimensional [1] 23/6	26/18 30/15 33/17 33/20 34/5 34/21	17/16 18/5 18/6 18/20 20/11 22/9
multi-million [2] 22/24 27/6	35/1 35/21 37/4 37/5 38/6 38/8 38/9	25/14 26/12 27/1 34/18 36/5 39/10
multi-national [1] 61/11		42/12 42/20 52/5 55/16 55/20 57/9
multiple [1] 60/21	38/10 39/8 39/16 39/19 41/25 42/6	-
Munster [1] 12/21	47/15 48/21 50/1 50/12 50/13 51/2	others [5] 16/22 22/5 27/23 42/16 59/6
must [1] 54/12	51/8 52/6 54/23 57/8 57/8 57/18 61/3	our [46]  4/2 5/25 6/2 6/4 6/6 6/6 6/7
my [97]	61/20 62/2	6/8 6/8 6/19 6/21 6/22 7/4 8/23 8/23
	note [2] 16/11 19/12	8/24 8/24 12/24 13/4 13/5 13/8 13/9
myself [2] 38/12 55/20	nothing [1] 35/4	19/15 22/2 22/18 26/3 27/3 35/2 38/3
N	notice [2] 29/15 53/8	39/6 39/7 39/23 43/6 44/5 46/5 49/15
	now [23] 1/4 1/9 3/6 3/10 4/9 6/11	50/2 50/6 50/17 50/18 52/7 55/8 56/2
NAACP [2] 55/5 55/21		
name [33] 1/20 5/12 8/12 10/13 10/17	15/13 17/23 18/11 18/15 19/7 20/10	58/18 58/20 61/25
12/12 21/12 21/16 24/13 29/12 32/15	20/13 25/23 30/5 30/15 33/4 42/25	ours [2] 31/1 58/22
32/17 37/21 37/25 41/12 41/13 41/13	49/15 53/3 57/19 60/18 62/1	ourselves [1] 6/24
41/14 41/20 44/17 46/17 48/12 48/18	number [3] 54/8 54/11 55/1	out [25] 2/23 10/23 13/7 13/10 14/23
52/24 53/4 53/4 53/5 53/6 53/18 58/9	numbered [1] 56/8	16/1 16/14 16/19 16/25 17/13 17/14
	numbers [1] 18/1	19/13 19/13 23/9 26/5 35/25 36/2 36/2
58/11 60/12 63/12		36/8 36/10 36/13 39/8 39/12 53/17
Natalie [4] 41/2 41/4 41/20 43/25	0	60/21
national [12] 15/2 15/7 15/15 15/16	O-n-t-i-v-e-r-o-s [1] 1/22	
15/20 15/23 16/4 16/9 19/5 19/8 19/10		outreach [1] 54/18
61/11	OATH [1] 57/21	outside [1] 54/6
natural [1] 49/17	objectives [1] 22/20	over [17] 3/4 3/13 6/13 12/25 13/14
near [2] 25/3 26/10	off [15] 3/18 16/25 26/18 30/6 34/16	19/15 21/22 25/23 26/6 27/22 27/22
	35/10 35/14 35/17 36/6 38/19 38/24	27/23 32/18 32/24 34/25 57/6 63/25
nearly [2] 24/25 27/10	39/4 40/3 40/4 64/20	overcharging [1] 33/4
neck [1] 35/21	offered [2] 32/21 37/4	oversee [1] 14/19
need [21] 8/25 9/1 11/3 16/6 18/9 23/4	· · · · · · · · · · · · · · · · · · ·	
26/2 26/2 27/2 27/22 20/22 20/2 47/7		
26/3 26/3 27/2 27/22 30/23 38/3 47/7	offering [1] 60/17	owe [1] 39/3
47/10 50/1 50/15 50/16 50/23 55/1	offering [1] 60/17 Office [3] 21/19 24/19 29/24	owe [1] 39/3 own [8] 2/11 6/2 20/11 22/9 25/1 33/2
	offering [1] 60/17 Office [3] 21/19 24/19 29/24 often [3] 19/1 55/2 55/16	owe [1] 39/3 own [8] 2/11 6/2 20/11 22/9 25/1 33/2 33/21 54/16
47/10 50/1 50/15 50/16 50/23 55/1 61/20 61/21	offering [1] 60/17 Office [3] 21/19 24/19 29/24 often [3] 19/1 55/2 55/16 oh [4] 26/17 35/17 39/9 39/11	owe [1] 39/3 own [8] 2/11 6/2 20/11 22/9 25/1 33/2 33/21 54/16 owned [1] 63/22
47/10 50/1 50/15 50/16 50/23 55/1 61/20 61/21 needed [1] 25/3	offering [1] 60/17 Office [3] 21/19 24/19 29/24 often [3] 19/1 55/2 55/16 oh [4] 26/17 35/17 39/9 39/11 Ohio [1] 18/21	owe [1] 39/3 own [8] 2/11 6/2 20/11 22/9 25/1 33/2 33/21 54/16
47/10 50/1 50/15 50/16 50/23 55/1 61/20 61/21 needed [1] 25/3 needs [5] 6/21 26/3 30/20 53/22 55/1	offering [1] 60/17 Office [3] 21/19 24/19 29/24 often [3] 19/1 55/2 55/16 oh [4] 26/17 35/17 39/9 39/11	owe [1] 39/3 own [8] 2/11 6/2 20/11 22/9 25/1 33/2 33/21 54/16 owned [1] 63/22 owners [1] 34/23
47/10 50/1 50/15 50/16 50/23 55/1 61/20 61/21 needed [1] 25/3 needs [5] 6/21 26/3 30/20 53/22 55/1 neighbor [1] 30/4	offering [1] 60/17 Office [3] 21/19 24/19 29/24 often [3] 19/1 55/2 55/16 oh [4] 26/17 35/17 39/9 39/11 Ohio [1] 18/21 oil [1] 61/18	owe [1] 39/3 own [8] 2/11 6/2 20/11 22/9 25/1 33/2 33/21 54/16 owned [1] 63/22
47/10 50/1 50/15 50/16 50/23 55/1 61/20 61/21 needed [1] 25/3 needs [5] 6/21 26/3 30/20 53/22 55/1 neighbor [1] 30/4 neighborhood [1] 63/19	offering [1] 60/17 Office [3] 21/19 24/19 29/24 often [3] 19/1 55/2 55/16 oh [4] 26/17 35/17 39/9 39/11 Ohio [1] 18/21 oil [1] 61/18 Okay [3] 1/25 24/18 37/25	owe [1] 39/3 own [8] 2/11 6/2 20/11 22/9 25/1 33/2 33/21 54/16 owned [1] 63/22 owners [1] 34/23 P
47/10 50/1 50/15 50/16 50/23 55/1 61/20 61/21 needed [1] 25/3 needs [5] 6/21 26/3 30/20 53/22 55/1 neighbor [1] 30/4 neighborhood [1] 63/19 neighbors [3] 6/8 6/13 6/21	offering [1] 60/17 Office [3] 21/19 24/19 29/24 often [3] 19/1 55/2 55/16 oh [4] 26/17 35/17 39/9 39/11 Ohio [1] 18/21 oil [1] 61/18 Okay [3] 1/25 24/18 37/25 old [4] 10/17 33/22 33/22 36/1	owe [1] 39/3 own [8] 2/11 6/2 20/11 22/9 25/1 33/2 33/21 54/16 owned [1] 63/22 owners [1] 34/23 P P.M [3] 1/2 64/19 64/25
47/10 50/1 50/15 50/16 50/23 55/1 61/20 61/21 needed [1] 25/3 needs [5] 6/21 26/3 30/20 53/22 55/1 neighbor [1] 30/4 neighborhood [1] 63/19 neighbors [3] 6/8 6/13 6/21	offering [1] 60/17 Office [3] 21/19 24/19 29/24 often [3] 19/1 55/2 55/16 oh [4] 26/17 35/17 39/9 39/11 Ohio [1] 18/21 oil [1] 61/18 Okay [3] 1/25 24/18 37/25 old [4] 10/17 33/22 33/22 36/1 older [2] 22/11 33/25	owe [1] 39/3 own [8] 2/11 6/2 20/11 22/9 25/1 33/2 33/21 54/16 owned [1] 63/22 owners [1] 34/23 P P.M [3] 1/2 64/19 64/25 pages [1] 17/4
47/10 50/1 50/15 50/16 50/23 55/1 61/20 61/21 needed [1] 25/3 needs [5] 6/21 26/3 30/20 53/22 55/1 neighbor [1] 30/4 neighborhood [1] 63/19 neighbors [3] 6/8 6/13 6/21 never [4] 20/10 25/19 27/24 36/8	offering [1] 60/17 Office [3] 21/19 24/19 29/24 often [3] 19/1 55/2 55/16 oh [4] 26/17 35/17 39/9 39/11 Ohio [1] 18/21 oil [1] 61/18 Okay [3] 1/25 24/18 37/25 old [4] 10/17 33/22 33/22 36/1 older [2] 22/11 33/25 on [98]	owe [1] 39/3 own [8] 2/11 6/2 20/11 22/9 25/1 33/2 33/21 54/16 owned [1] 63/22 owners [1] 34/23 P P.M [3] 1/2 64/19 64/25 pages [1] 17/4 paid [8] 15/1 16/7 30/15 33/2 38/11
47/10 50/1 50/15 50/16 50/23 55/1 61/20 61/21 needed [1] 25/3 needs [5] 6/21 26/3 30/20 53/22 55/1 neighbor [1] 30/4 neighborhood [1] 63/19 neighbors [3] 6/8 6/13 6/21 never [4] 20/10 25/19 27/24 36/8 new [3] 16/22 17/6 17/12	offering [1] 60/17 Office [3] 21/19 24/19 29/24 often [3] 19/1 55/2 55/16 oh [4] 26/17 35/17 39/9 39/11 Ohio [1] 18/21 oil [1] 61/18 Okay [3] 1/25 24/18 37/25 old [4] 10/17 33/22 33/22 36/1 older [2] 22/11 33/25 on [98] once [1] 47/7	owe [1] 39/3 own [8] 2/11 6/2 20/11 22/9 25/1 33/2 33/21 54/16 owned [1] 63/22 owners [1] 34/23 P P.M [3] 1/2 64/19 64/25 pages [1] 17/4 paid [8] 15/1 16/7 30/15 33/2 38/11 39/2 39/3 55/6
47/10 50/1 50/15 50/16 50/23 55/1 61/20 61/21 needed [1] 25/3 needs [5] 6/21 26/3 30/20 53/22 55/1 neighbor [1] 30/4 neighborhood [1] 63/19 neighbors [3] 6/8 6/13 6/21 never [4] 20/10 25/19 27/24 36/8 new [3] 16/22 17/6 17/12 newspapers [1] 49/21	offering [1] 60/17 Office [3] 21/19 24/19 29/24 often [3] 19/1 55/2 55/16 oh [4] 26/17 35/17 39/9 39/11 Ohio [1] 18/21 oil [1] 61/18 Okay [3] 1/25 24/18 37/25 old [4] 10/17 33/22 33/22 36/1 older [2] 22/11 33/25 on [98] once [1] 47/7 one [25] 3/6 3/23 4/2 9/1 10/24 15/19	owe [1] 39/3 own [8] 2/11 6/2 20/11 22/9 25/1 33/2 33/21 54/16 owned [1] 63/22 owners [1] 34/23 P P.M [3] 1/2 64/19 64/25 pages [1] 17/4 paid [8] 15/1 16/7 30/15 33/2 38/11 39/2 39/3 55/6 parcels [1] 3/24
47/10 50/1 50/15 50/16 50/23 55/1 61/20 61/21 needed [1] 25/3 needs [5] 6/21 26/3 30/20 53/22 55/1 neighbor [1] 30/4 neighbors [3] 6/8 6/13 6/21 never [4] 20/10 25/19 27/24 36/8 new [3] 16/22 17/6 17/12 newspapers [1] 49/21 next [27] 3/7 5/1 8/1 10/1 12/1 14/1	offering [1] 60/17 Office [3] 21/19 24/19 29/24 often [3] 19/1 55/2 55/16 oh [4] 26/17 35/17 39/9 39/11 Ohio [1] 18/21 oil [1] 61/18 Okay [3] 1/25 24/18 37/25 old [4] 10/17 33/22 33/22 36/1 older [2] 22/11 33/25 on [98] once [1] 47/7	owe [1] 39/3 own [8] 2/11 6/2 20/11 22/9 25/1 33/2 33/21 54/16 owned [1] 63/22 owners [1] 34/23 P P.M [3] 1/2 64/19 64/25 pages [1] 17/4 paid [8] 15/1 16/7 30/15 33/2 38/11 39/2 39/3 55/6 parcels [1] 3/24 parents [4] 24/25 27/10 61/22 62/4
47/10 50/1 50/15 50/16 50/23 55/1 61/20 61/21 needed [1] 25/3 needs [5] 6/21 26/3 30/20 53/22 55/1 neighbor [1] 30/4 neighborhood [1] 63/19 neighbors [3] 6/8 6/13 6/21 never [4] 20/10 25/19 27/24 36/8 new [3] 16/22 17/6 17/12 newspapers [1] 49/21 next [27] 3/7 5/1 8/1 10/1 12/1 14/1 21/1 24/1 29/1 32/1 37/1 37/6 37/7	offering [1] 60/17 Office [3] 21/19 24/19 29/24 often [3] 19/1 55/2 55/16 oh [4] 26/17 35/17 39/9 39/11 Ohio [1] 18/21 oil [1] 61/18 Okay [3] 1/25 24/18 37/25 old [4] 10/17 33/22 33/22 36/1 older [2] 22/11 33/25 on [98] once [1] 47/7 one [25] 3/6 3/23 4/2 9/1 10/24 15/19	owe [1] 39/3 own [8] 2/11 6/2 20/11 22/9 25/1 33/2 33/21 54/16 owned [1] 63/22 owners [1] 34/23 P P.M [3] 1/2 64/19 64/25 pages [1] 17/4 paid [8] 15/1 16/7 30/15 33/2 38/11 39/2 39/3 55/6 parcels [1] 3/24
47/10 50/1 50/15 50/16 50/23 55/1 61/20 61/21 needed [1] 25/3 needs [5] 6/21 26/3 30/20 53/22 55/1 neighbor [1] 30/4 neighborhood [1] 63/19 neighbors [3] 6/8 6/13 6/21 never [4] 20/10 25/19 27/24 36/8 new [3] 16/22 17/6 17/12 newspapers [1] 49/21 next [27] 3/7 5/1 8/1 10/1 12/1 14/1 21/1 24/1 29/1 32/1 37/1 37/6 37/7 41/1 44/1 44/5 44/6 46/1 46/5 46/6	offering [1] 60/17 Office [3] 21/19 24/19 29/24 often [3] 19/1 55/2 55/16 oh [4] 26/17 35/17 39/9 39/11 Ohio [1] 18/21 oil [1] 61/18 Okay [3] 1/25 24/18 37/25 old [4] 10/17 33/22 33/22 36/1 older [2] 22/11 33/25 on [98] once [1] 47/7 one [25] 3/6 3/23 4/2 9/1 10/24 15/19 19/23 22/10 22/25 24/24 25/2 26/5 30/8 36/3 38/5 38/16 39/1 39/14 44/3	owe [1] 39/3 own [8] 2/11 6/2 20/11 22/9 25/1 33/2 33/21 54/16 owned [1] 63/22 owners [1] 34/23 P P.M [3] 1/2 64/19 64/25 pages [1] 17/4 paid [8] 15/1 16/7 30/15 33/2 38/11 39/2 39/3 55/6 parcels [1] 3/24 parents [4] 24/25 27/10 61/22 62/4 parking [2] 36/2 36/3
47/10 50/1 50/15 50/16 50/23 55/1 61/20 61/21 needed [1] 25/3 needs [5] 6/21 26/3 30/20 53/22 55/1 neighbor [1] 30/4 neighbors [3] 6/8 6/13 6/21 never [4] 20/10 25/19 27/24 36/8 new [3] 16/22 17/6 17/12 newspapers [1] 49/21 next [27] 3/7 5/1 8/1 10/1 12/1 14/1 21/1 24/1 29/1 32/1 37/1 37/6 37/7 41/1 44/1 44/5 44/6 46/1 46/5 46/6 46/24 48/1 52/1 52/7 57/1 60/1 63/1	offering [1] 60/17 Office [3] 21/19 24/19 29/24 often [3] 19/1 55/2 55/16 oh [4] 26/17 35/17 39/9 39/11 Ohio [1] 18/21 oil [1] 61/18 Okay [3] 1/25 24/18 37/25 old [4] 10/17 33/22 33/22 36/1 older [2] 22/11 33/25 on [98] once [1] 47/7 one [25] 3/6 3/23 4/2 9/1 10/24 15/19 19/23 22/10 22/25 24/24 25/2 26/5 30/8 36/3 38/5 38/16 39/1 39/14 44/3 46/3 52/21 53/22 58/15 59/4 61/23	owe [1] 39/3 own [8] 2/11 6/2 20/11 22/9 25/1 33/2 33/21 54/16 owned [1] 63/22 owners [1] 34/23 P P.M [3] 1/2 64/19 64/25 pages [1] 17/4 paid [8] 15/1 16/7 30/15 33/2 38/11 39/2 39/3 55/6 parcels [1] 3/24 parents [4] 24/25 27/10 61/22 62/4 parking [2] 36/2 36/3 part [5] 2/7 22/10 26/1 28/6 56/9
47/10 50/1 50/15 50/16 50/23 55/1 61/20 61/21 needed [1] 25/3 needs [5] 6/21 26/3 30/20 53/22 55/1 neighbor [1] 30/4 neighborhood [1] 63/19 neighbors [3] 6/8 6/13 6/21 never [4] 20/10 25/19 27/24 36/8 new [3] 16/22 17/6 17/12 newspapers [1] 49/21 next [27] 3/7 5/1 8/1 10/1 12/1 14/1 21/1 24/1 29/1 32/1 37/1 37/6 37/7 41/1 44/1 44/5 44/6 46/1 46/5 46/6 46/24 48/1 52/1 52/7 57/1 60/1 63/1	offering [1] 60/17 Office [3] 21/19 24/19 29/24 often [3] 19/1 55/2 55/16 oh [4] 26/17 35/17 39/9 39/11 Ohio [1] 18/21 oil [1] 61/18 Okay [3] 1/25 24/18 37/25 old [4] 10/17 33/22 33/22 36/1 older [2] 22/11 33/25 on [98] once [1] 47/7 one [25] 3/6 3/23 4/2 9/1 10/24 15/19 19/23 22/10 22/25 24/24 25/2 26/5 30/8 36/3 38/5 38/16 39/1 39/14 44/3 46/3 52/21 53/22 58/15 59/4 61/23 One-third [1] 53/22	owe [1] 39/3 own [8] 2/11 6/2 20/11 22/9 25/1 33/2 33/21 54/16 owned [1] 63/22 owners [1] 34/23 P P.M [3] 1/2 64/19 64/25 pages [1] 17/4 paid [8] 15/1 16/7 30/15 33/2 38/11 39/2 39/3 55/6 parcels [1] 3/24 parents [4] 24/25 27/10 61/22 62/4 parking [2] 36/2 36/3 part [5] 2/7 22/10 26/1 28/6 56/9 part-time [3] 22/10 26/1 28/6
47/10 50/1 50/15 50/16 50/23 55/1 61/20 61/21 needed [1] 25/3 needs [5] 6/21 26/3 30/20 53/22 55/1 neighbor [1] 30/4 neighborhood [1] 63/19 neighbors [3] 6/8 6/13 6/21 never [4] 20/10 25/19 27/24 36/8 new [3] 16/22 17/6 17/12 newspapers [1] 49/21 next [27] 3/7 5/1 8/1 10/1 12/1 14/1 21/1 24/1 29/1 32/1 37/1 37/6 37/7 41/1 44/1 44/5 44/6 46/1 46/5 46/6 46/24 48/1 52/1 52/7 57/1 60/1 63/1 Nicholas [3] 21/2 21/4 23/25	offering [1] 60/17 Office [3] 21/19 24/19 29/24 often [3] 19/1 55/2 55/16 oh [4] 26/17 35/17 39/9 39/11 Ohio [1] 18/21 oil [1] 61/18 Okay [3] 1/25 24/18 37/25 old [4] 10/17 33/22 33/22 36/1 older [2] 22/11 33/25 on [98] once [1] 47/7 one [25] 3/6 3/23 4/2 9/1 10/24 15/19 19/23 22/10 22/25 24/24 25/2 26/5 30/8 36/3 38/5 38/16 39/1 39/14 44/3 46/3 52/21 53/22 58/15 59/4 61/23 One-third [1] 53/22 ones [3] 17/12 23/3 27/8	owe [1] 39/3 own [8] 2/11 6/2 20/11 22/9 25/1 33/2 33/21 54/16 owned [1] 63/22 owners [1] 34/23 P P.M [3] 1/2 64/19 64/25 pages [1] 17/4 paid [8] 15/1 16/7 30/15 33/2 38/11 39/2 39/3 55/6 parcels [1] 3/24 parents [4] 24/25 27/10 61/22 62/4 parking [2] 36/2 36/3 part [5] 2/7 22/10 26/1 28/6 56/9 part-time [3] 22/10 26/1 28/6 partial [1] 64/14
47/10 50/1 50/15 50/16 50/23 55/1 61/20 61/21 needed [1] 25/3 needs [5] 6/21 26/3 30/20 53/22 55/1 neighbor [1] 30/4 neighbors [3] 6/8 6/13 6/21 never [4] 20/10 25/19 27/24 36/8 new [3] 16/22 17/6 17/12 newspapers [1] 49/21 next [27] 3/7 5/1 8/1 10/1 12/1 14/1 21/1 24/1 29/1 32/1 37/1 37/6 37/7 41/1 44/1 44/5 44/6 46/1 46/5 46/6 46/24 48/1 52/1 52/7 57/1 60/1 63/1 Nicholas [3] 21/2 21/4 23/25 Nick [1] 21/16	offering [1] 60/17 Office [3] 21/19 24/19 29/24 often [3] 19/1 55/2 55/16 oh [4] 26/17 35/17 39/9 39/11 Ohio [1] 18/21 oil [1] 61/18 Okay [3] 1/25 24/18 37/25 old [4] 10/17 33/22 33/22 36/1 older [2] 22/11 33/25 on [98] once [1] 47/7 one [25] 3/6 3/23 4/2 9/1 10/24 15/19 19/23 22/10 22/25 24/24 25/2 26/5 30/8 36/3 38/5 38/16 39/1 39/14 44/3 46/3 52/21 53/22 58/15 59/4 61/23 One-third [1] 53/22 ones [3] 17/12 23/3 27/8 only [6] 6/11 15/15 33/16 35/1 35/21	owe [1] 39/3 own [8] 2/11 6/2 20/11 22/9 25/1 33/2 33/21 54/16 owned [1] 63/22 owners [1] 34/23 P P.M [3] 1/2 64/19 64/25 pages [1] 17/4 paid [8] 15/1 16/7 30/15 33/2 38/11 39/2 39/3 55/6 parcels [1] 3/24 parents [4] 24/25 27/10 61/22 62/4 parking [2] 36/2 36/3 part [5] 2/7 22/10 26/1 28/6 56/9 part-time [3] 22/10 26/1 28/6 partial [1] 64/14 participated [1] 5/19
47/10 50/1 50/15 50/16 50/23 55/1 61/20 61/21 needed [1] 25/3 needs [5] 6/21 26/3 30/20 53/22 55/1 neighbor [1] 30/4 neighborhood [1] 63/19 neighbors [3] 6/8 6/13 6/21 never [4] 20/10 25/19 27/24 36/8 new [3] 16/22 17/6 17/12 newspapers [1] 49/21 next [27] 3/7 5/1 8/1 10/1 12/1 14/1 21/1 24/1 29/1 32/1 37/1 37/6 37/7 41/1 44/1 44/5 44/6 46/1 46/5 46/6 46/24 48/1 52/1 52/7 57/1 60/1 63/1 Nicholas [3] 21/2 21/4 23/25 Nick [1] 21/16 night [3] 14/17 25/9 33/24	offering [1] 60/17 Office [3] 21/19 24/19 29/24 often [3] 19/1 55/2 55/16 oh [4] 26/17 35/17 39/9 39/11 Ohio [1] 18/21 oil [1] 61/18 Okay [3] 1/25 24/18 37/25 old [4] 10/17 33/22 33/22 36/1 older [2] 22/11 33/25 on [98] once [1] 47/7 one [25] 3/6 3/23 4/2 9/1 10/24 15/19 19/23 22/10 22/25 24/24 25/2 26/5 30/8 36/3 38/5 38/16 39/1 39/14 44/3 46/3 52/21 53/22 58/15 59/4 61/23 One-third [1] 53/22 ones [3] 17/12 23/3 27/8 only [6] 6/11 15/15 33/16 35/1 35/21 54/23	owe [1] 39/3 own [8] 2/11 6/2 20/11 22/9 25/1 33/2 33/21 54/16 owned [1] 63/22 owners [1] 34/23 P P.M [3] 1/2 64/19 64/25 pages [1] 17/4 paid [8] 15/1 16/7 30/15 33/2 38/11 39/2 39/3 55/6 parcels [1] 3/24 parents [4] 24/25 27/10 61/22 62/4 parking [2] 36/2 36/3 part [5] 2/7 22/10 26/1 28/6 56/9 part-time [3] 22/10 26/1 28/6 partial [1] 64/14 participated [1] 5/19 particular [1] 14/23
47/10 50/1 50/15 50/16 50/23 55/1 61/20 61/21 needed [1] 25/3 needs [5] 6/21 26/3 30/20 53/22 55/1 neighbor [1] 30/4 neighborhood [1] 63/19 neighbors [3] 6/8 6/13 6/21 never [4] 20/10 25/19 27/24 36/8 new [3] 16/22 17/6 17/12 newspapers [1] 49/21 next [27] 3/7 5/1 8/1 10/1 12/1 14/1 21/1 24/1 29/1 32/1 37/1 37/6 37/7 41/1 44/1 44/5 44/6 46/1 46/5 46/6 46/24 48/1 52/1 52/7 57/1 60/1 63/1 Nicholas [3] 21/2 21/4 23/25 Nick [1] 21/16 night [3] 14/17 25/9 33/24 nights [2] 6/16 6/17	offering [1] 60/17 Office [3] 21/19 24/19 29/24 often [3] 19/1 55/2 55/16 oh [4] 26/17 35/17 39/9 39/11 Ohio [1] 18/21 oil [1] 61/18 Okay [3] 1/25 24/18 37/25 old [4] 10/17 33/22 33/22 36/1 older [2] 22/11 33/25 on [98] once [1] 47/7 one [25] 3/6 3/23 4/2 9/1 10/24 15/19 19/23 22/10 22/25 24/24 25/2 26/5 30/8 36/3 38/5 38/16 39/1 39/14 44/3 46/3 52/21 53/22 58/15 59/4 61/23 One-third [1] 53/22 ones [3] 17/12 23/3 27/8 only [6] 6/11 15/15 33/16 35/1 35/21	owe [1] 39/3 own [8] 2/11 6/2 20/11 22/9 25/1 33/2 33/21 54/16 owned [1] 63/22 owners [1] 34/23 P P.M [3] 1/2 64/19 64/25 pages [1] 17/4 paid [8] 15/1 16/7 30/15 33/2 38/11 39/2 39/3 55/6 parcels [1] 3/24 parents [4] 24/25 27/10 61/22 62/4 parking [2] 36/2 36/3 part [5] 2/7 22/10 26/1 28/6 56/9 part-time [3] 22/10 26/1 28/6 partial [1] 64/14 participated [1] 5/19
47/10 50/1 50/15 50/16 50/23 55/1 61/20 61/21 needed [1] 25/3 needs [5] 6/21 26/3 30/20 53/22 55/1 neighbor [1] 30/4 neighborhood [1] 63/19 neighbors [3] 6/8 6/13 6/21 never [4] 20/10 25/19 27/24 36/8 new [3] 16/22 17/6 17/12 newspapers [1] 49/21 next [27] 3/7 5/1 8/1 10/1 12/1 14/1 21/1 24/1 29/1 32/1 37/1 37/6 37/7 41/1 44/1 44/5 44/6 46/1 46/5 46/6 46/24 48/1 52/1 52/7 57/1 60/1 63/1 Nicholas [3] 21/2 21/4 23/25 Nick [1] 21/16 night [3] 14/17 25/9 33/24	offering [1] 60/17 Office [3] 21/19 24/19 29/24 often [3] 19/1 55/2 55/16 oh [4] 26/17 35/17 39/9 39/11 Ohio [1] 18/21 oil [1] 61/18 Okay [3] 1/25 24/18 37/25 old [4] 10/17 33/22 33/22 36/1 older [2] 22/11 33/25 on [98] once [1] 47/7 one [25] 3/6 3/23 4/2 9/1 10/24 15/19 19/23 22/10 22/25 24/24 25/2 26/5 30/8 36/3 38/5 38/16 39/1 39/14 44/3 46/3 52/21 53/22 58/15 59/4 61/23 One-third [1] 53/22 ones [3] 17/12 23/3 27/8 only [6] 6/11 15/15 33/16 35/1 35/21 54/23	owe [1] 39/3 own [8] 2/11 6/2 20/11 22/9 25/1 33/2 33/21 54/16 owned [1] 63/22 owners [1] 34/23 P P.M [3] 1/2 64/19 64/25 pages [1] 17/4 paid [8] 15/1 16/7 30/15 33/2 38/11 39/2 39/3 55/6 parcels [1] 3/24 parents [4] 24/25 27/10 61/22 62/4 parking [2] 36/2 36/3 part [5] 2/7 22/10 26/1 28/6 56/9 part-time [3] 22/10 26/1 28/6 partial [1] 64/14 participated [1] 5/19 particular [1] 14/23

Ρ partisan [1] 14/21 partner [1] 58/24 partners [1] 42/11 partnership [1] 42/3 partnerships [1] 42/15 passionate [1] 26/2 past [2] 16/15 49/7 pastor [4] 5/2 5/17 6/22 11/1 Pastoral [1] 5/19 patience [1] 58/7 pay [23] 11/2 13/9 13/11 18/9 18/14 22/3 22/23 27/8 28/5 33/6 33/10 38/15 38/18 38/20 38/22 39/20 47/7 55/11 55/12 55/25 58/21 61/1 64/12 paying [8] 19/10 22/5 24/21 38/8 38/10 38/14 39/23 45/4 payment [3] 25/20 38/9 42/18 payments [1] 30/7 pays [1] 19/8 pension [5] 21/24 28/7 33/14 33/17 62/3 people [41] 2/5 11/6 13/5 13/10 16/23 17/23 17/23 17/24 19/15 19/16 22/9 23/4 23/9 25/14 26/9 26/11 26/14 26/14 26/15 26/15 27/5 27/15 27/22 27/22 27/23 28/1 30/2 30/16 30/16 35/14 35/19 36/12 38/23 39/18 49/12 49/25 54/6 55/1 57/21 58/13 62/15 people's [1] 50/8 percent [23] 3/11 5/24 6/4 10/21 11/3 15/21 16/20 18/9 18/17 19/9 22/3 22/6 25/13 26/9 30/19 34/16 34/18 50/14 50/24 51/1 53/21 53/23 61/16 percentage [2] 15/18 16/1 perfectly [3] 14/25 16/8 16/15 performing [1] 16/8 perhaps [3] 17/3 17/23 18/10 permitted [1] 17/5 person [4] 4/10 10/22 25/15 33/25 personal [2] 27/16 27/17 perspective [2] 58/17 58/17 petitions [1] 55/19 Petroleum [1] 22/4 pets [1] 34/1 phone [3] 6/11 35/2 35/3 physical [1] 59/2 pick [1] 18/3 pity [1] 36/11 place [2] 13/14 47/8 places [1] 7/2 plan [6] 19/2 38/9 48/20 48/21 49/3 49/14 planet [1] 26/3 plans [3] 16/12 44/24 57/17 plant [7] 26/5 26/8 26/10 44/24 47/6 54/2 64/6 plants [8] 14/25 16/7 16/16 17/11 27/1 42/23 47/3 49/16 play [1] 42/4 please [34] 1/5 1/20 5/12 5/15 7/3 8/13 10/13 11/5 12/12 12/14 14/15 21/15 22/17 24/17 29/13 32/16 37/21 37/24 41/12 41/17 44/17 44/20 46/18 48/13 52/23 53/3 55/24 55/25 57/15 57/18 60/13 60/16 63/12 63/15 Plenty [1] 62/10

pockets [1] 55/8 podium [3] 9/2 44/4 46/4 point [2] 3/9 58/18 policies [2] 2/12 56/1 policy [2] 14/20 14/22 politics [1] 27/23 pollute [2] 23/2 39/24 polluter [1] 61/15 polluters [1] 27/22 pollutes [1] 40/2 pollutions [1] 55/7 poofed [1] 26/5 poor [6] 34/12 34/13 38/7 39/5 39/19 45/3 positive [2] 58/19 59/5 possible [3] 14/17 58/25 64/11 poverty [3] 30/21 53/24 53/24 power [36] 14/25 15/3 15/4 15/10 15/10 15/13 15/17 15/18 15/21 15/21 16/1 16/1 16/2 16/5 16/7 16/16 16/17 16/19 16/24 17/6 17/6 17/11 17/16 17/17 18/23 18/23 19/7 19/23 19/25 19/25 19/25 23/9 28/2 28/2 47/10 60/21 power's [1] 18/24 PR [2] 49/1 49/4 precisely [1] 15/17 prefer [1] 52/5 preposterous [1] 33/11 Presbyterian [2] 5/17 6/11 prescription [1] 25/24 presence [1] 15/17 presentation [1] 50/22 presented [1] 3/23 presently [2] 23/5 24/23 President [2] 13/1 19/21 press [1] 15/6 pressing [1] 16/6 pretty [2] 12/22 24/14 previously [1] 52/20 price [3] 18/15 27/4 50/12 prices [20] 15/2 15/7 15/15 15/16 15/23 16/3 16/9 18/25 19/3 19/5 19/7 19/8 19/10 20/10 50/5 50/12 50/17 51/4 51/8 54/13 primarily [2] 15/4 17/6 prior [1] 19/20 probably [1] 33/5 problem [1] 60/24 produce [1] 23/2 produced [1] 15/10 product [1] 61/1 profit [7] 14/21 25/17 34/4 35/24 38/2 54/24 60/24 profits [7] 16/25 17/8 17/18 17/22 27/23 30/24 45/4 Program [1] 5/20 programming [1] 58/25 programs [5] 42/14 42/19 42/19 54/18 56/1 projection [1] 20/10 projections [2] 18/4 18/13 pronounced [1] 46/21 property [3] 3/22 3/24 35/2 proposal [9] 13/16 14/24 17/3 18/8 18/23 61/7 62/11 62/12 64/5 proposed [5] 4/9 16/15 17/7 61/7

61/24 protect [1] 27/20 proved [1] 5/21 provide [6] 6/20 22/17 42/18 53/10 58/17 58/25 provided [2] 15/1 42/8 provides [4] 15/14 15/20 15/22 16/3 providing [3] 16/8 22/14 60/25 proxy [2] 60/18 61/4 public [46] 1/9 1/12 2/9 2/9 5/1 5/5 8/1 8/4 10/1 10/5 12/1 12/4 14/1 14/4 14/21 21/1 21/5 24/1 24/5 29/1 29/5 29/25 32/1 32/5 37/1 37/6 37/7 37/10 41/1 41/5 44/1 44/6 44/10 46/1 46/6 46/9 48/1 48/4 52/1 52/10 57/1 58/1 60/1 60/4 63/1 63/5 purchased [1] 2/15 Purdue [1] 48/19 pushing [1] 19/2 put [9] 2/16 2/18 3/3 6/19 15/4 19/13 27/4 27/22 47/8 puts [1] 19/9 Q quality [1] 60/25 questioned [1] 2/20 QUESTIONS [19] 1/16 5/9 8/9 10/9 12/9 14/9 21/9 24/9 29/9 32/9 37/14 41/9 44/14 46/14 48/9 52/14 58/6 60/9 63/9 quickly [1] 14/17 quite [2] 28/4 33/3 R racist [2] 61/12 62/13 Rackers' [1] 17/19 radiator [1] 33/23 radio [1] 41/22 rail [1] 47/5 raise [5] 3/10 33/16 40/6 50/24 57/19 raised [3] 2/24 3/3 54/17 raising [2] 22/15 51/3 ran [1] 19/14 rate [37] 2/21 2/25 2/25 3/2 3/7 4/7 5/24 6/4 6/19 6/25 7/3 10/21 13/4 13/17 16/20 17/17 18/9 19/9 20/6 22/3 25/11 30/2 31/3 31/5 34/6 38/6 39/13 39/21 42/1 45/2 47/2 60/20 61/7 61/25 62/11 62/12 64/14 ratepayers [8] 14/23 16/14 17/1 18/12 18/14 19/9 20/7 20/8 rates [14] 3/20 4/2 11/3 17/15 18/17 20/2 30/24 31/1 45/5 50/24 51/3 56/2 58/14 64/13 ratings [1] 2/14 reach [1] 13/7 reached [1] 22/20 read [1] 49/21 real [2] 18/5 61/20 realized [1] 17/21 really [7] 18/7 18/18 24/20 25/22 27/21 49/4 64/2 reap [1] 17/8 reason [6] 15/9 34/7 38/5 47/3 49/19 50/12 reasonable [4] 47/5 50/23 50/24 64/6 reasons [1] 38/16

R	resource [1] 58/12	33/5 34/6 34/19 35/7 35/18 58/15
recalibration [1] 61/7	resources [1] 27/21	seek [1]  7/2
receive [2] 54/20 54/25	responsible [1] 61/18	seems [1] 47/4
received [1] 56/6	rest [1] 34/24	seen [1]  15/6
receiving [2] 19/16 21/24	result [1] 17/16	sees [1] 13/3
RECESS [1] 64/25	resulted [1] 30/11	seizure [1] 30/11
recommendation [2] 31/2 31/5	resulting [1] 54/14	seizures [2] 64/10 64/12
reconsider [1] 11/5	retire [4] 22/11 25/18 26/21 42/23	self [2] 16/12 17/10
reconvene [1] 64/19	retired [7] 12/20 12/25 21/22 30/15	senior [3] 14/19 39/14 42/20
record [20] 1/4 1/21 5/12 8/13 19/12	33/12 61/23 62/3	seniors [2] 33/19 62/14
21/12 29/12 32/15 32/21 37/3 41/12	retirement [1] 22/8	sent [1] 19/13
44/3 46/3 46/18 49/12 56/5 56/9 60/12	retirements [1] 63/23	serve [1] 58/11
63/12 64/20	return [2] 16/20 17/17	service [7] 6/6 38/7 38/14 38/19 39/5
recoup [1] 18/11	returned [1] 24/24	55/15 58/12
recover [1] 28/5	Reuters [1] 61/14	services [9] 8/21 22/12 38/10 38/20
reduce [1] 17/21	Reverend [1] 5/16	55/1 55/2 55/13 58/16 59/1
reduced [2] 22/19 61/22	rewarding [1] 30/15	serving [2] 6/10 6/25
reducing [1] 17/22	rich [2] 34/12 34/14	several [1] 17/3
reduction [1] 61/25	rid [1] 52/17	severe [1] 5/24
Reed [21] 1/7 1/16 5/9 8/9 10/9 12/9	ridiculous [1] 35/5	sexist [2] 61/12 62/13
14/9 21/9 24/9 29/9 32/9 37/14 41/9	right [11] 14/16 15/8 15/13 30/5 33/13	shadow [1] 26/7
44/14 46/14 48/9 52/14 57/16 58/6	46/24 51/11 52/19 57/19 60/16 60/18	shaking [1] 5/23
60/9 63/9	ripple [2] 7/3 7/4	shameful [1] 30/25
reference [1] 32/12	rising [1] 15/25	share [8] 15/9 15/14 15/23 16/3 16/23
reflect [7] 6/6 37/3 44/3 46/3 50/6 50/7	risk [7] 6/4 18/12 18/14 20/8 20/9	18/24 22/23 55/25
56/5	55/15 64/1	shareholders [3] 17/25 34/5 47/15
refrigerator [1] 38/13	rivers [1] 26/13	she [6] 13/3 30/5 30/6 30/9 37/4 37/5
regards [2] 2/4 2/14	Robin [2] 34/11 34/12	sheets [1] 52/21
region [5] 7/1 10/20 39/25 49/15 58/20	role [2] 12/25 42/4	shift [1] 55/7
region's [1] 55/8	room [2] 8/22 30/12	shifting [1] 47/3
regional [1] 41/22	running [1] 27/9 ruse [1] 22/15	ships [1]  47/5 shopping [1]  54/11
regions [1] 55/20	rush [1] 16/10	short [5] 8/19 25/24 27/17 61/2 64/18
Regulatory [3] 21/19 24/19 31/4	rust [1] 36/4	short-term [1] 25/24
roinenacted [1] 29/22		
reinspected [1] 38/22	rusted [1] 36/2	
reject [2] 62/10 62/12	rusted [1] 36/2	shot [1] 24/2
reject [2] 62/10 62/12 relates [2] 63/21 64/14	rusted [1] 36/2 S	shot [1] 24/2 should [21] 2/9 18/11 19/23 19/24
reject [2] 62/10 62/12 relates [2] 63/21 64/14 relatives [1] 30/8	S	shot [1] 24/2 should [21] 2/9 18/11 19/23 19/24 22/22 27/8 34/8 37/3 39/21 39/23 44/3
reject [2] 62/10 62/12 relates [2] 63/21 64/14 relatives [1] 30/8 released [1] 26/17		shot [1] 24/2 should [21] 2/9 18/11 19/23 19/24
reject [2] 62/10 62/12 relates [2] 63/21 64/14 relatives [1] 30/8 released [1] 26/17 relief [1] 9/1	S S-10 [1] 36/2	shot [1] 24/2 should [21] 2/9 18/11 19/23 19/24 22/22 27/8 34/8 37/3 39/21 39/23 44/3 46/3 47/14 48/25 49/17 50/5 50/11
reject [2] 62/10 62/12 relates [2] 63/21 64/14 relatives [1] 30/8 released [1] 26/17 relief [1] 9/1 remaining [1] 23/5	S S-10 [1] 36/2 S-I-a-z-y-k [1] 32/17	shot [1] 24/2 should [21] 2/9 18/11 19/23 19/24 22/22 27/8 34/8 37/3 39/21 39/23 44/3 46/3 47/14 48/25 49/17 50/5 50/11 50/18 51/7 56/5 64/6
reject [2] 62/10 62/12 relates [2] 63/21 64/14 relatives [1] 30/8 released [1] 26/17 relief [1] 9/1 remaining [1] 23/5 remains [1] 55/3	S S-10 [1] 36/2 S-I-a-z-y-k [1] 32/17 sacrifice [1] 22/25 safe [1] 35/18 said [11] 2/20 3/21 4/3 22/11 29/16	shot [1] 24/2 should [21] 2/9 18/11 19/23 19/24 22/22 27/8 34/8 37/3 39/21 39/23 44/3 46/3 47/14 48/25 49/17 50/5 50/11 50/18 51/7 56/5 64/6 showed [1] 18/2
reject [2] 62/10 62/12 relates [2] 63/21 64/14 relatives [1] 30/8 released [1] 26/17 relief [1] 9/1 remaining [1] 23/5 remains [1] 55/3 remind [1] 61/17	S S-10 [1] 36/2 S-I-a-z-y-k [1] 32/17 sacrifice [1] 22/25 safe [1] 35/18 said [11] 2/20 3/21 4/3 22/11 29/16 37/25 38/21 41/20 50/21 53/9 60/25	shot [1] 24/2 should [21] 2/9 18/11 19/23 19/24 22/22 27/8 34/8 37/3 39/21 39/23 44/3 46/3 47/14 48/25 49/17 50/5 50/11 50/18 51/7 56/5 64/6 showed [1] 18/2 shower [1] 26/18
reject [2] 62/10 62/12 relates [2] 63/21 64/14 relatives [1] 30/8 released [1] 26/17 relief [1] 9/1 remaining [1] 23/5 remains [1] 55/3 remind [1] 61/17 reminds [1] 34/11	S S-10 [1] 36/2 S-I-a-z-y-k [1] 32/17 sacrifice [1] 22/25 safe [1] 35/18 said [11] 2/20 3/21 4/3 22/11 29/16 37/25 38/21 41/20 50/21 53/9 60/25 sake [1] 11/5	shot [1] 24/2 should [21] 2/9 18/11 19/23 19/24 22/22 27/8 34/8 37/3 39/21 39/23 44/3 46/3 47/14 48/25 49/17 50/5 50/11 50/18 51/7 56/5 64/6 showed [1] 18/2 shower [1] 26/18 shut [4] 16/6 16/15 30/6 35/10
reject [2] 62/10 62/12 relates [2] 63/21 64/14 relatives [1] 30/8 released [1] 26/17 relief [1] 9/1 remaining [1] 23/5 remains [1] 55/3 remind [1] 61/17 reminds [1] 34/11 renewable [16] 15/3 18/23 22/12 26/4	S S-10 [1] 36/2 S-I-a-z-y-k [1] 32/17 sacrifice [1] 22/25 safe [1] 35/18 said [11] 2/20 3/21 4/3 22/11 29/16 37/25 38/21 41/20 50/21 53/9 60/25 sake [1] 11/5 salary [1] 11/1	shot [1] 24/2 should [21] 2/9 18/11 19/23 19/24 22/22 27/8 34/8 37/3 39/21 39/23 44/3 46/3 47/14 48/25 49/17 50/5 50/11 50/18 51/7 56/5 64/6 showed [1] 18/2 shower [1] 26/18 shut [4] 16/6 16/15 30/6 35/10 shutting [2] 49/17 64/14
reject [2] 62/10 62/12 relates [2] 63/21 64/14 relatives [1] 30/8 released [1] 26/17 relief [1] 9/1 remaining [1] 23/5 remains [1] 55/3 remind [1] 61/17 reminds [1] 34/11 renewable [16] 15/3 18/23 22/12 26/4 26/22 27/20 42/24 44/25 47/4 49/3	S S-10 [1] 36/2 S-I-a-z-y-k [1] 32/17 sacrifice [1] 22/25 safe [1] 35/18 said [11] 2/20 3/21 4/3 22/11 29/16 37/25 38/21 41/20 50/21 53/9 60/25 sake [1] 11/5 salary [1] 11/1 salvage [1] 42/19	shot [1] 24/2 should [21] 2/9 18/11 19/23 19/24 22/22 27/8 34/8 37/3 39/21 39/23 44/3 46/3 47/14 48/25 49/17 50/5 50/11 50/18 51/7 56/5 64/6 showed [1] 18/2 shower [1] 26/18 shut [4] 16/6 16/15 30/6 35/10 shutting [2] 49/17 64/14 sic [2] 3/5 32/23 sick [1] 22/25 side [3] 9/2 54/2 64/9
reject [2] 62/10 62/12 relates [2] 63/21 64/14 relatives [1] 30/8 released [1] 26/17 relief [1] 9/1 remaining [1] 23/5 remains [1] 55/3 remind [1] 61/17 reminds [1] 34/11 renewable [16] 15/3 18/23 22/12 26/4 26/22 27/20 42/24 44/25 47/4 49/3 49/15 49/17 49/22 50/2 50/7 51/3	S S-10 [1] 36/2 S-I-a-z-y-k [1] 32/17 sacrifice [1] 22/25 safe [1] 35/18 said [11] 2/20 3/21 4/3 22/11 29/16 37/25 38/21 41/20 50/21 53/9 60/25 sake [1] 11/5 salary [1] 11/1 salvage [1] 42/19 same [7] 3/22 19/21 48/25 54/12 55/3	shot [1] 24/2 should [21] 2/9 18/11 19/23 19/24 22/22 27/8 34/8 37/3 39/21 39/23 44/3 46/3 47/14 48/25 49/17 50/5 50/11 50/18 51/7 56/5 64/6 showed [1] 18/2 shower [1] 26/18 shut [4] 16/6 16/15 30/6 35/10 shutting [2] 49/17 64/14 sic [2] 3/5 32/23 sick [1] 22/25 side [3] 9/2 54/2 64/9 signed [3] 19/15 19/18 55/18
reject [2] 62/10 62/12 relates [2] 63/21 64/14 relatives [1] 30/8 released [1] 26/17 relief [1] 9/1 remaining [1] 23/5 remains [1] 55/3 remind [1] 61/17 reminds [1] 34/11 renewable [16] 15/3 18/23 22/12 26/4 26/22 27/20 42/24 44/25 47/4 49/3 49/15 49/17 49/22 50/2 50/7 51/3 renewables [4] 50/13 50/18 63/22	S S-10 [1] 36/2 S-I-a-z-y-k [1] 32/17 sacrifice [1] 22/25 safe [1] 35/18 said [11] 2/20 3/21 4/3 22/11 29/16 37/25 38/21 41/20 50/21 53/9 60/25 sake [1] 11/5 salary [1] 11/1 salvage [1] 42/19 same [7] 3/22 19/21 48/25 54/12 55/3 62/6 64/25	shot [1] 24/2 should [21] 2/9 18/11 19/23 19/24 22/22 27/8 34/8 37/3 39/21 39/23 44/3 46/3 47/14 48/25 49/17 50/5 50/11 50/18 51/7 56/5 64/6 showed [1] 18/2 shower [1] 26/18 shut [4] 16/6 16/15 30/6 35/10 shutting [2] 49/17 64/14 sic [2] 3/5 32/23 sick [1] 22/25 side [3] 9/2 54/2 64/9 signed [3] 19/15 19/18 55/18 significantly [1] 19/8
reject [2] 62/10 62/12 relates [2] 63/21 64/14 relatives [1] 30/8 released [1] 26/17 relief [1] 9/1 remaining [1] 23/5 remains [1] 55/3 remind [1] 61/17 reminds [1] 34/11 renewable [16] 15/3 18/23 22/12 26/4 26/22 27/20 42/24 44/25 47/4 49/3 49/15 49/17 49/22 50/2 50/7 51/3 renewables [4] 50/13 50/18 63/22 63/24	S S-10 [1] 36/2 S-I-a-z-y-k [1] 32/17 sacrifice [1] 22/25 safe [1] 35/18 said [11] 2/20 3/21 4/3 22/11 29/16 37/25 38/21 41/20 50/21 53/9 60/25 sake [1] 11/5 salary [1] 11/1 salvage [1] 42/19 same [7] 3/22 19/21 48/25 54/12 55/3 62/6 64/25 Saturdays [1] 6/18	shot [1] 24/2 should [21] 2/9 18/11 19/23 19/24 22/22 27/8 34/8 37/3 39/21 39/23 44/3 46/3 47/14 48/25 49/17 50/5 50/11 50/18 51/7 56/5 64/6 showed [1] 18/2 shower [1] 26/18 shut [4] 16/6 16/15 30/6 35/10 shutting [2] 49/17 64/14 sic [2] 3/5 32/23 sick [1] 22/25 side [3] 9/2 54/2 64/9 signed [3] 19/15 19/18 55/18 significantly [1] 19/8 silence [1] 1/5
reject [2] 62/10 62/12 relates [2] 63/21 64/14 relatives [1] 30/8 released [1] 26/17 relief [1] 9/1 remaining [1] 23/5 remains [1] 55/3 remind [1] 61/17 reminds [1] 34/11 renewable [16] 15/3 18/23 22/12 26/4 26/22 27/20 42/24 44/25 47/4 49/3 49/15 49/17 49/22 50/2 50/7 51/3 renewables [4] 50/13 50/18 63/22	S S-10 [1] 36/2 S-I-a-z-y-k [1] 32/17 sacrifice [1] 22/25 safe [1] 35/18 said [11] 2/20 3/21 4/3 22/11 29/16 37/25 38/21 41/20 50/21 53/9 60/25 sake [1] 11/5 salary [1] 11/1 salvage [1] 42/19 same [7] 3/22 19/21 48/25 54/12 55/3 62/6 64/25 Saturdays [1] 6/18 save [3] 18/3 18/8 43/4	shot [1] 24/2 should [21] 2/9 18/11 19/23 19/24 22/22 27/8 34/8 37/3 39/21 39/23 44/3 46/3 47/14 48/25 49/17 50/5 50/11 50/18 51/7 56/5 64/6 showed [1] 18/2 shower [1] 26/18 shut [4] 16/6 16/15 30/6 35/10 shutting [2] 49/17 64/14 sic [2] 3/5 32/23 sick [1] 22/25 side [3] 9/2 54/2 64/9 signed [3] 19/15 19/18 55/18 significantly [1] 19/8 silence [1] 1/5 silently [1] 54/2
reject [2] 62/10 62/12 relates [2] 63/21 64/14 relatives [1] 30/8 released [1] 26/17 relief [1] 9/1 remaining [1] 23/5 remind [1] 61/17 reminds [1] 34/11 renewable [16] 15/3 18/23 22/12 26/4 26/22 27/20 42/24 44/25 47/4 49/3 49/15 49/17 49/22 50/2 50/7 51/3 renewables [4] 50/13 50/18 63/22 63/24 rent [3] 25/22 26/16 54/6	S S-10 [1] 36/2 S-I-a-z-y-k [1] 32/17 sacrifice [1] 22/25 safe [1] 35/18 said [11] 2/20 3/21 4/3 22/11 29/16 37/25 38/21 41/20 50/21 53/9 60/25 sake [1] 11/5 salary [1] 11/1 salvage [1] 42/19 same [7] 3/22 19/21 48/25 54/12 55/3 62/6 64/25 Saturdays [1] 6/18 save [3] 18/3 18/8 43/4 saves [1] 63/24	shot [1] 24/2 should [21] 2/9 18/11 19/23 19/24 22/22 27/8 34/8 37/3 39/21 39/23 44/3 46/3 47/14 48/25 49/17 50/5 50/11 50/18 51/7 56/5 64/6 showed [1] 18/2 shower [1] 26/18 shut [4] 16/6 16/15 30/6 35/10 shutting [2] 49/17 64/14 sic [2] 3/5 32/23 sick [1] 22/25 side [3] 9/2 54/2 64/9 signed [3] 19/15 19/18 55/18 significantly [1] 19/8 silence [1] 1/5 silently [1] 54/2 similar [2] 13/2 16/12
reject [2] 62/10 62/12 relates [2] 63/21 64/14 relatives [1] 30/8 released [1] 26/17 relief [1] 9/1 remaining [1] 23/5 remind [1] 61/17 reminds [1] 34/11 renewable [16] 15/3 18/23 22/12 26/4 26/22 27/20 42/24 44/25 47/4 49/3 49/15 49/17 49/22 50/2 50/7 51/3 renewables [4] 50/13 50/18 63/22 63/24 rent [3] 25/22 26/16 54/6 rented [1] 25/2	S S-10 [1] 36/2 S-I-a-z-y-k [1] 32/17 sacrifice [1] 22/25 safe [1] 35/18 said [11] 2/20 3/21 4/3 22/11 29/16 37/25 38/21 41/20 50/21 53/9 60/25 sake [1] 11/5 salary [1] 11/1 salvage [1] 42/19 same [7] 3/22 19/21 48/25 54/12 55/3 62/6 64/25 Saturdays [1] 6/18 save [3] 18/3 18/8 43/4 saves [1] 63/24 saving [1] 22/13	shot [1] 24/2 should [21] 2/9 18/11 19/23 19/24 22/22 27/8 34/8 37/3 39/21 39/23 44/3 46/3 47/14 48/25 49/17 50/5 50/11 50/18 51/7 56/5 64/6 showed [1] 18/2 shower [1] 26/18 shut [4] 16/6 16/15 30/6 35/10 shutting [2] 49/17 64/14 sic [2] 3/5 32/23 sick [1] 22/25 side [3] 9/2 54/2 64/9 signed [3] 19/15 19/18 55/18 significantly [1] 19/8 silence [1] 1/5 silently [1] 54/2 similar [2] 13/2 16/12
reject [2] 62/10 62/12 relates [2] 63/21 64/14 relatives [1] 30/8 released [1] 26/17 relief [1] 9/1 remaining [1] 23/5 remind [1] 61/17 reminds [1] 34/11 renewable [16] 15/3 18/23 22/12 26/4 26/22 27/20 42/24 44/25 47/4 49/3 49/15 49/17 49/22 50/2 50/7 51/3 renewables [4] 50/13 50/18 63/22 63/24 rent [3] 25/22 26/16 54/6 rented [1] 25/2 repair [1] 39/12	S S-10 [1] 36/2 S-I-a-z-y-k [1] 32/17 sacrifice [1] 22/25 safe [1] 35/18 said [11] 2/20 3/21 4/3 22/11 29/16 37/25 38/21 41/20 50/21 53/9 60/25 sake [1] 11/5 salary [1] 11/1 salvage [1] 42/19 same [7] 3/22 19/21 48/25 54/12 55/3 62/6 64/25 Saturdays [1] 6/18 save [3] 18/3 18/8 43/4 saves [1] 63/24 saving [1] 22/13 savings [1] 18/10	shot [1] 24/2 should [21] 2/9 18/11 19/23 19/24 22/22 27/8 34/8 37/3 39/21 39/23 44/3 46/3 47/14 48/25 49/17 50/5 50/11 50/18 51/7 56/5 64/6 showed [1] 18/2 shower [1] 26/18 shut [4] 16/6 16/15 30/6 35/10 shutting [2] 49/17 64/14 sic [2] 3/5 32/23 sick [1] 22/25 side [3] 9/2 54/2 64/9 signed [3] 19/15 19/18 55/18 significantly [1] 19/8 silence [1] 1/5 silently [1] 54/2 similar [2] 13/2 16/12 Similarly [1] 64/12 simple [1] 6/22
reject [2] 62/10 62/12 relates [2] 63/21 64/14 relatives [1] 30/8 released [1] 26/17 relief [1] 9/1 remaining [1] 23/5 remind [1] 61/17 reminds [1] 34/11 renewable [16] 15/3 18/23 22/12 26/4 26/22 27/20 42/24 44/25 47/4 49/3 49/15 49/17 49/22 50/2 50/7 51/3 renewables [4] 50/13 50/18 63/22 63/24 rent [3] 25/22 26/16 54/6 rented [1] 25/2 repair [1] 39/12 repairing [1] 39/11	S S-10 [1] 36/2 S-I-a-z-y-k [1] 32/17 sacrifice [1] 22/25 safe [1] 35/18 said [11] 2/20 3/21 4/3 22/11 29/16 37/25 38/21 41/20 50/21 53/9 60/25 sake [1] 11/5 salary [1] 11/1 salvage [1] 42/19 same [7] 3/22 19/21 48/25 54/12 55/3 62/6 64/25 Saturdays [1] 6/18 save [3] 18/3 18/8 43/4 saves [1] 63/24 saving [1] 22/13 savings [1] 18/10 saw [1] 17/20	shot [1] 24/2 should [21] 2/9 18/11 19/23 19/24 22/22 27/8 34/8 37/3 39/21 39/23 44/3 46/3 47/14 48/25 49/17 50/5 50/11 50/18 51/7 56/5 64/6 showed [1] 18/2 shower [1] 26/18 shut [4] 16/6 16/15 30/6 35/10 shutting [2] 49/17 64/14 sic [2] 3/5 32/23 sick [1] 22/25 side [3] 9/2 54/2 64/9 signed [3] 19/15 19/18 55/18 significantly [1] 19/8 silence [1] 1/5 silently [1] 54/2 similar [2] 13/2 16/12 Similarly [1] 64/12 simple [1] 6/22 simply [4] 6/19 6/25 10/22 22/1
reject [2] 62/10 62/12 relates [2] 63/21 64/14 relatives [1] 30/8 released [1] 26/17 relief [1] 9/1 remaining [1] 23/5 remains [1] 55/3 remind [1] 61/17 reminds [1] 34/11 renewable [16] 15/3 18/23 22/12 26/4 26/22 27/20 42/24 44/25 47/4 49/3 49/15 49/17 49/22 50/2 50/7 51/3 renewables [4] 50/13 50/18 63/22 63/24 rent [3] 25/22 26/16 54/6 rented [1] 25/2 repair [1] 39/12 repairing [1] 39/11 replace [2] 16/16 42/23 replaced [1] 15/3 report [1] 30/19	S S-10 [1] 36/2 S-1-a-z-y-k [1] 32/17 sacrifice [1] 22/25 safe [1] 35/18 said [11] 2/20 3/21 4/3 22/11 29/16 37/25 38/21 41/20 50/21 53/9 60/25 sake [1] 11/5 salary [1] 11/1 salvage [1] 42/19 same [7] 3/22 19/21 48/25 54/12 55/3 62/6 64/25 Saturdays [1] 6/18 save [3] 18/3 18/8 43/4 saves [1] 63/24 saving [1] 22/13 savings [1] 18/10 saw [1] 17/20 say [14] 2/1 2/8 4/7 9/3 17/13 18/3	shot [1] 24/2 should [21] 2/9 18/11 19/23 19/24 22/22 27/8 34/8 37/3 39/21 39/23 44/3 46/3 47/14 48/25 49/17 50/5 50/11 50/18 51/7 56/5 64/6 showed [1] 18/2 shower [1] 26/18 shut [4] 16/6 16/15 30/6 35/10 shutting [2] 49/17 64/14 sic [2] 3/5 32/23 sick [1] 22/25 side [3] 9/2 54/2 64/9 signed [3] 19/15 19/18 55/18 significantly [1] 19/8 silence [1] 1/5 silently [1] 54/2 similar [2] 13/2 16/12 Similarly [1] 64/12 simple [1] 6/22 simply [4] 6/19 6/25 10/22 22/1 since [5] 12/25 13/13 21/23 37/5 39/22
reject [2] 62/10 62/12 relates [2] 63/21 64/14 relatives [1] 30/8 released [1] 26/17 relief [1] 9/1 remaining [1] 23/5 remains [1] 55/3 remind [1] 61/17 reminds [1] 34/11 renewable [16] 15/3 18/23 22/12 26/4 26/22 27/20 42/24 44/25 47/4 49/3 49/15 49/17 49/22 50/2 50/7 51/3 renewables [4] 50/13 50/18 63/22 63/24 rent [3] 25/22 26/16 54/6 rented [1] 25/2 repair [1] 39/12 repairing [1] 39/11 replace [2] 16/16 42/23 replaced [1] 15/3	S S-10 [1] 36/2 S-I-a-z-y-k [1] 32/17 sacrifice [1] 22/25 safe [1] 35/18 said [11] 2/20 3/21 4/3 22/11 29/16 37/25 38/21 41/20 50/21 53/9 60/25 sake [1] 11/5 salary [1] 11/1 salvage [1] 42/19 same [7] 3/22 19/21 48/25 54/12 55/3 62/6 64/25 Saturdays [1] 6/18 save [3] 18/3 18/8 43/4 saves [1] 63/24 saving [1] 22/13 savings [1] 18/10 saw [1] 17/20 say [14] 2/1 2/8 4/7 9/3 17/13 18/3 18/10 19/23 38/5 39/10 40/6 41/18	shot [1] 24/2 should [21] 2/9 18/11 19/23 19/24 22/22 27/8 34/8 37/3 39/21 39/23 44/3 46/3 47/14 48/25 49/17 50/5 50/11 50/18 51/7 56/5 64/6 showed [1] 18/2 shower [1] 26/18 shut [4] 16/6 16/15 30/6 35/10 shutting [2] 49/17 64/14 sic [2] 3/5 32/23 sick [1] 22/25 side [3] 9/2 54/2 64/9 signed [3] 19/15 19/18 55/18 significantly [1] 19/8 silence [1] 1/5 silently [1] 54/2 similar [2] 13/2 16/12 Similarly [1] 64/12 simple [1] 6/22 simply [4] 6/19 6/25 10/22 22/1 since [5] 12/25 13/13 21/23 37/5 39/22 single [2] 25/15 30/4
reject [2] 62/10 62/12 relates [2] 63/21 64/14 relatives [1] 30/8 released [1] 26/17 relief [1] 9/1 remaining [1] 23/5 remains [1] 55/3 remind [1] 61/17 reminds [1] 34/11 renewable [16] 15/3 18/23 22/12 26/4 26/22 27/20 42/24 44/25 47/4 49/3 49/15 49/17 49/22 50/2 50/7 51/3 renewables [4] 50/13 50/18 63/22 63/24 rent [3] 25/22 26/16 54/6 rented [1] 25/2 repair [1] 39/12 repairing [1] 39/11 replace [2] 16/16 42/23 replaced [1] 15/3 report [1] 30/19 represent [2] 38/1 59/4 represents [1] 61/8	S S-10 [1] 36/2 S-1-a-z-y-k [1] 32/17 sacrifice [1] 22/25 safe [1] 35/18 said [11] 2/20 3/21 4/3 22/11 29/16 37/25 38/21 41/20 50/21 53/9 60/25 sake [1] 11/5 salary [1] 11/1 salvage [1] 42/19 same [7] 3/22 19/21 48/25 54/12 55/3 62/6 64/25 Saturdays [1] 6/18 save [3] 18/3 18/8 43/4 saves [1] 63/24 savings [1] 22/13 savings [1] 18/10 saw [1] 17/20 say [14] 2/1 2/8 4/7 9/3 17/13 18/3 18/10 19/23 38/5 39/10 40/6 41/18 49/25 55/5	shot [1] 24/2 should [21] 2/9 18/11 19/23 19/24 22/22 27/8 34/8 37/3 39/21 39/23 44/3 46/3 47/14 48/25 49/17 50/5 50/11 50/18 51/7 56/5 64/6 showed [1] 18/2 shower [1] 26/18 shut [4] 16/6 16/15 30/6 35/10 shutting [2] 49/17 64/14 sic [2] 3/5 32/23 sick [1] 22/25 side [3] 9/2 54/2 64/9 signed [3] 19/15 19/18 55/18 significantly [1] 19/8 silence [1] 1/5 silently [1] 54/2 similar [2] 13/2 16/12 Similarly [1] 64/12 simple [1] 6/22 simply [4] 6/19 6/25 10/22 22/1 since [5] 12/25 13/13 21/23 37/5 39/22 single [2] 25/15 30/4 sir [22] 8/11 8/15 9/5 12/10 12/12
reject [2] 62/10 62/12 relates [2] 63/21 64/14 relatives [1] 30/8 released [1] 26/17 relief [1] 9/1 remaining [1] 23/5 remains [1] 55/3 remind [1] 61/17 reminds [1] 34/11 renewable [16] 15/3 18/23 22/12 26/4 26/22 27/20 42/24 44/25 47/4 49/3 49/15 49/17 49/22 50/2 50/7 51/3 renewables [4] 50/13 50/18 63/22 63/24 rent [3] 25/22 26/16 54/6 rented [1] 25/2 repair [1] 39/12 repairing [1] 39/11 replace [2] 16/16 42/23 replaced [1] 15/3 report [1] 30/19 represent [2] 38/1 59/4 represents [1] 61/8 request [1] 55/23	S S-10 [1] 36/2 S-1-a-z-y-k [1] 32/17 sacrifice [1] 22/25 safe [1] 35/18 said [11] 2/20 3/21 4/3 22/11 29/16 37/25 38/21 41/20 50/21 53/9 60/25 sake [1] 11/5 salary [1] 11/1 salvage [1] 42/19 same [7] 3/22 19/21 48/25 54/12 55/3 62/6 64/25 Saturdays [1] 6/18 save [3] 18/3 18/8 43/4 saves [1] 63/24 savings [1] 18/10 saw [1] 17/20 say [14] 2/1 2/8 4/7 9/3 17/13 18/3 18/10 19/23 38/5 39/10 40/6 41/18 49/25 55/5 saying [2] 23/8 23/9	shot [1] 24/2 should [21] 2/9 18/11 19/23 19/24 22/22 27/8 34/8 37/3 39/21 39/23 44/3 46/3 47/14 48/25 49/17 50/5 50/11 50/18 51/7 56/5 64/6 showed [1] 18/2 shower [1] 26/18 shut [4] 16/6 16/15 30/6 35/10 shutting [2] 49/17 64/14 sic [2] 3/5 32/23 sick [1] 22/25 side [3] 9/2 54/2 64/9 signed [3] 19/15 19/18 55/18 significantly [1] 19/8 silence [1] 1/5 silently [1] 54/2 similar [2] 13/2 16/12 Similarly [1] 64/12 simple [1] 6/22 simply [4] 6/19 6/25 10/22 22/1 since [5] 12/25 13/13 21/23 37/5 39/22 single [2] 25/15 30/4 sir [22] 8/11 8/15 9/5 12/10 12/12 13/21 14/10 14/14 20/16 21/11 21/13
reject [2] 62/10 62/12 relates [2] 63/21 64/14 relatives [1] 30/8 released [1] 26/17 relief [1] 9/1 remaining [1] 23/5 remains [1] 55/3 remind [1] 61/17 reminds [1] 34/11 renewable [16] 15/3 18/23 22/12 26/4 26/22 27/20 42/24 44/25 47/4 49/3 49/15 49/17 49/22 50/2 50/7 51/3 renewables [4] 50/13 50/18 63/22 63/24 rent [3] 25/22 26/16 54/6 rented [1] 25/2 repair [1] 39/12 repairing [1] 39/11 replace [2] 16/16 42/23 replaced [1] 15/3 report [1] 30/19 represent [2] 38/1 59/4 represents [1] 61/8 request [1] 55/23 requesting [1] 22/1	S S-10 [1] 36/2 S-I-a-z-y-k [1] 32/17 sacrifice [1] 22/25 safe [1] 35/18 said [11] 2/20 3/21 4/3 22/11 29/16 37/25 38/21 41/20 50/21 53/9 60/25 sake [1] 11/5 salary [1] 11/1 salvage [1] 42/19 same [7] 3/22 19/21 48/25 54/12 55/3 62/6 64/25 Saturdays [1] 6/18 save [3] 18/3 18/8 43/4 saves [1] 63/24 savings [1] 22/13 savings [1] 18/10 saw [1] 17/20 say [14] 2/1 2/8 4/7 9/3 17/13 18/3 18/10 19/23 38/5 39/10 40/6 41/18 49/25 55/5 saying [2] 23/8 23/9 says [1] 50/4	shot [1] 24/2 should [21] 2/9 18/11 19/23 19/24 22/22 27/8 34/8 37/3 39/21 39/23 44/3 46/3 47/14 48/25 49/17 50/5 50/11 50/18 51/7 56/5 64/6 showed [1] 18/2 shower [1] 26/18 shut [4] 16/6 16/15 30/6 35/10 shutting [2] 49/17 64/14 sic [2] 3/5 32/23 sick [1] 22/25 side [3] 9/2 54/2 64/9 signed [3] 19/15 19/18 55/18 significantly [1] 19/8 silence [1] 1/5 silently [1] 54/2 similar [2] 13/2 16/12 Similarly [1] 6/22 simple [1] 6/22 simply [4] 6/19 6/25 10/22 22/1 since [5] 12/25 13/13 21/23 37/5 39/22 single [2] 25/15 30/4 sir [22] 8/11 8/15 9/5 12/10 12/12 13/21 14/10 14/14 20/16 21/11 21/13 23/11 48/10 48/11 48/12 48/15 51/13
reject [2] 62/10 62/12 relates [2] 63/21 64/14 relatives [1] 30/8 released [1] 26/17 relief [1] 9/1 remaining [1] 23/5 remains [1] 55/3 remind [1] 61/17 reminds [1] 34/11 renewable [16] 15/3 18/23 22/12 26/4 26/22 27/20 42/24 44/25 47/4 49/3 49/15 49/17 49/22 50/2 50/7 51/3 renewables [4] 50/13 50/18 63/22 63/24 rent [3] 25/22 26/16 54/6 rented [1] 25/2 repair [1] 39/12 repairing [1] 39/11 replace [2] 16/16 42/23 replaced [1] 15/3 report [1] 30/19 represent [2] 38/1 59/4 represents [1] 61/8 request [1] 55/23 requesting [1] 22/1 rescheduling [1] 29/25	S S-10 [1] 36/2 S-I-a-z-y-k [1] 32/17 sacrifice [1] 22/25 safe [1] 35/18 said [11] 2/20 3/21 4/3 22/11 29/16 37/25 38/21 41/20 50/21 53/9 60/25 sake [1] 11/5 salary [1] 11/1 salvage [1] 42/19 same [7] 3/22 19/21 48/25 54/12 55/3 62/6 64/25 Saturdays [1] 6/18 save [3] 18/3 18/8 43/4 saves [1] 63/24 savings [1] 18/10 saw [1] 17/20 say [14] 2/1 2/8 4/7 9/3 17/13 18/3 18/10 19/23 38/5 39/10 40/6 41/18 49/25 55/5 saying [2] 23/8 23/9 says [1] 50/4 scholarships [1] 42/14	shot [1] 24/2 should [21] 2/9 18/11 19/23 19/24 22/22 27/8 34/8 37/3 39/21 39/23 44/3 46/3 47/14 48/25 49/17 50/5 50/11 50/18 51/7 56/5 64/6 showed [1] 18/2 shower [1] 26/18 shut [4] 16/6 16/15 30/6 35/10 shutting [2] 49/17 64/14 sic [2] 3/5 32/23 sick [1] 22/25 side [3] 9/2 54/2 64/9 signed [3] 19/15 19/18 55/18 significantly [1] 19/8 silence [1] 1/5 silently [1] 54/2 similar [2] 13/2 16/12 Similarly [1] 64/12 simple [1] 6/22 simply [4] 6/19 6/25 10/22 22/1 since [5] 12/25 13/13 21/23 37/5 39/22 single [2] 25/15 30/4 sir [22] 8/11 8/15 9/5 12/10 12/12 13/21 14/10 14/14 20/16 21/11 21/13 23/11 48/10 48/11 48/12 48/15 51/13 52/3 59/9 60/10 60/15 62/18
reject [2] 62/10 62/12 relates [2] 63/21 64/14 relatives [1] 30/8 released [1] 26/17 relief [1] 9/1 remaining [1] 23/5 remains [1] 55/3 remind [1] 61/17 reminds [1] 34/11 renewable [16] 15/3 18/23 22/12 26/4 26/22 27/20 42/24 44/25 47/4 49/3 49/15 49/17 49/22 50/2 50/7 51/3 renewables [4] 50/13 50/18 63/22 63/24 rent [3] 25/22 26/16 54/6 rented [1] 25/2 repair [1] 39/12 repairing [1] 39/11 replace [2] 16/16 42/23 replaced [1] 15/3 report [1] 30/19 represent [2] 38/1 59/4 represents [1] 61/8 request [1] 55/23 requesting [1] 22/1 rescheduling [1] 29/25 research [1] 5/20	S S-10 [1] 36/2 S-I-a-z-y-k [1] 32/17 sacrifice [1] 22/25 safe [1] 35/18 said [11] 2/20 3/21 4/3 22/11 29/16 37/25 38/21 41/20 50/21 53/9 60/25 sake [1] 11/5 salary [1] 11/1 salvage [1] 42/19 same [7] 3/22 19/21 48/25 54/12 55/3 62/6 64/25 Saturdays [1] 6/18 save [3] 18/3 18/8 43/4 saves [1] 63/24 saving [1] 22/13 savings [1] 18/10 saw [1] 17/20 say [14] 2/1 2/8 4/7 9/3 17/13 18/3 18/10 19/23 38/5 39/10 40/6 41/18 49/25 55/5 saying [2] 23/8 23/9 says [1] 50/4 scholarships [1] 42/14 school [1] 33/13	shot [1] 24/2 should [21] 2/9 18/11 19/23 19/24 22/22 27/8 34/8 37/3 39/21 39/23 44/3 46/3 47/14 48/25 49/17 50/5 50/11 50/18 51/7 56/5 64/6 showed [1] 18/2 shower [1] 26/18 shut [4] 16/6 16/15 30/6 35/10 shutting [2] 49/17 64/14 sic [2] 3/5 32/23 sick [1] 22/25 side [3] 9/2 54/2 64/9 signed [3] 19/15 19/18 55/18 significantly [1] 19/8 silence [1] 1/5 silently [1] 54/2 similar [2] 13/2 16/12 Similarly [1] 64/12 simple [1] 6/22 simply [4] 6/19 6/25 10/22 22/1 since [5] 12/25 13/13 21/23 37/5 39/22 single [2] 25/15 30/4 sir [22] 8/11 8/15 9/5 12/10 12/12 13/21 14/10 14/14 20/16 21/11 21/13 23/11 48/10 48/11 48/12 48/15 51/13 52/3 59/9 60/10 60/15 62/18 sit [3] 11/4 25/8 62/6
reject [2] 62/10 62/12 relates [2] 63/21 64/14 relatives [1] 30/8 released [1] 26/17 relief [1] 9/1 remaining [1] 23/5 remains [1] 55/3 remind [1] 61/17 reminds [1] 34/11 renewable [16] 15/3 18/23 22/12 26/4 26/22 27/20 42/24 44/25 47/4 49/3 49/15 49/17 49/22 50/2 50/7 51/3 renewables [4] 50/13 50/18 63/22 63/24 rent [3] 25/22 26/16 54/6 rented [1] 25/2 repair [1] 39/12 repairing [1] 39/11 replace [2] 16/16 42/23 replaced [1] 15/3 report [1] 30/19 represent [2] 38/1 59/4 represents [1] 61/8 request [1] 55/23 requesting [1] 22/1 rescheduling [1] 29/25 research [1] 5/20 resided [1] 53/18	S S-10 [1] 36/2 S-I-a-z-y-k [1] 32/17 sacrifice [1] 22/25 safe [1] 35/18 said [11] 2/20 3/21 4/3 22/11 29/16 37/25 38/21 41/20 50/21 53/9 60/25 sake [1] 11/5 salary [1] 11/1 salvage [1] 42/19 same [7] 3/22 19/21 48/25 54/12 55/3 62/6 64/25 Saturdays [1] 6/18 save [3] 18/3 18/8 43/4 saves [1] 63/24 saving [1] 22/13 savings [1] 18/10 saw [1] 17/20 say [14] 2/1 2/8 4/7 9/3 17/13 18/3 18/10 19/23 38/5 39/10 40/6 41/18 49/25 55/5 saying [2] 23/8 23/9 says [1] 50/4 scholarships [1] 42/14 school [1] 33/13 Sean [3] 60/2 60/4 62/25	shot [1] 24/2 should [21] 2/9 18/11 19/23 19/24 22/22 27/8 34/8 37/3 39/21 39/23 44/3 46/3 47/14 48/25 49/17 50/5 50/11 50/18 51/7 56/5 64/6 showed [1] 18/2 shower [1] 26/18 shut [4] 16/6 16/15 30/6 35/10 shutting [2] 49/17 64/14 sic [2] 3/5 32/23 sick [1] 22/25 side [3] 9/2 54/2 64/9 signed [3] 19/15 19/18 55/18 significantly [1] 19/8 silence [1] 1/5 silently [1] 54/2 similar [2] 13/2 16/12 Similarly [1] 64/12 simple [1] 6/22 simply [4] 6/19 6/25 10/22 22/1 since [5] 12/25 13/13 21/23 37/5 39/22 single [2] 25/15 30/4 sir [22] 8/11 8/15 9/5 12/10 12/12 13/21 14/10 14/14 20/16 21/11 21/13 23/11 48/10 48/11 48/12 48/15 51/13 52/3 59/9 60/10 60/15 62/18 sit [3] 11/4 25/8 62/6 situation [2] 2/11 6/20
reject [2] 62/10 62/12 relates [2] 63/21 64/14 relatives [1] 30/8 released [1] 26/17 relief [1] 9/1 remaining [1] 23/5 remains [1] 55/3 remind [1] 61/17 reminds [1] 34/11 renewable [16] 15/3 18/23 22/12 26/4 26/22 27/20 42/24 44/25 47/4 49/3 49/15 49/17 49/22 50/2 50/7 51/3 renewables [4] 50/13 50/18 63/22 63/24 rent [3] 25/22 26/16 54/6 rented [1] 25/2 repair [1] 39/12 repairing [1] 39/11 replace [2] 16/16 42/23 replaced [1] 15/3 report [1] 30/19 represents [1] 61/8 request [1] 55/23 requesting [1] 22/1 rescheduling [1] 29/25 research [1] 5/20 resided [1] 53/18 resident [2] 21/17 41/21	S S-10 [1] 36/2 S-I-a-z-y-k [1] 32/17 sacrifice [1] 22/25 safe [1] 35/18 said [11] 2/20 3/21 4/3 22/11 29/16 37/25 38/21 41/20 50/21 53/9 60/25 sake [1] 11/5 salary [1] 11/1 salvage [1] 42/19 same [7] 3/22 19/21 48/25 54/12 55/3 62/6 64/25 Saturdays [1] 6/18 save [3] 18/3 18/8 43/4 saves [1] 63/24 saving [1] 22/13 savings [1] 18/10 saw [1] 17/20 say [14] 2/1 2/8 4/7 9/3 17/13 18/3 18/10 19/23 38/5 39/10 40/6 41/18 49/25 55/5 saying [2] 23/8 23/9 says [1] 50/4 scholarships [1] 42/14 school [1] 33/13 Sean [3] 60/2 60/4 62/25 second [3] 3/23 15/18 55/12	shot [1] 24/2 should [21] 2/9 18/11 19/23 19/24 22/22 27/8 34/8 37/3 39/21 39/23 44/3 46/3 47/14 48/25 49/17 50/5 50/11 50/18 51/7 56/5 64/6 showed [1] 18/2 shower [1] 26/18 shut [4] 16/6 16/15 30/6 35/10 shutting [2] 49/17 64/14 sic [2] 3/5 32/23 sick [1] 22/25 side [3] 9/2 54/2 64/9 signed [3] 19/15 19/18 55/18 significantly [1] 19/8 silence [1] 1/5 silently [1] 54/2 similar [2] 13/2 16/12 Similarly [1] 64/12 simple [1] 6/22 simply [4] 6/19 6/25 10/22 22/1 since [5] 12/25 13/13 21/23 37/5 39/22 single [2] 25/15 30/4 sir [22] 8/11 8/15 9/5 12/10 12/12 13/21 14/10 14/14 20/16 21/11 21/13 23/11 48/10 48/11 48/12 48/15 51/13 52/3 59/9 60/10 60/15 62/18 sit [3] 11/4 25/8 62/6 situation [2] 2/11 6/20
reject [2] 62/10 62/12 relates [2] 63/21 64/14 relatives [1] 30/8 released [1] 26/17 relief [1] 9/1 remaining [1] 23/5 remains [1] 55/3 remind [1] 61/17 reminds [1] 34/11 renewable [16] 15/3 18/23 22/12 26/4 26/22 27/20 42/24 44/25 47/4 49/3 49/15 49/17 49/22 50/2 50/7 51/3 renewables [4] 50/13 50/18 63/22 63/24 rent [3] 25/22 26/16 54/6 rented [1] 25/2 repair [1] 39/12 repairing [1] 39/11 replace [2] 16/16 42/23 replaced [1] 15/3 report [1] 30/19 represent [2] 38/1 59/4 represents [1] 61/8 request [1] 55/23 requesting [1] 22/1 rescheduling [1] 29/25 research [1] 5/20 resided [1] 53/18 resident [2] 21/17 41/21 residential [4] 3/1 3/2 3/21 47/14	S S-10 [1] 36/2 S-I-a-z-y-k [1] 32/17 sacrifice [1] 22/25 safe [1] 35/18 said [11] 2/20 3/21 4/3 22/11 29/16 37/25 38/21 41/20 50/21 53/9 60/25 sake [1] 11/5 salary [1] 11/1 salvage [1] 42/19 same [7] 3/22 19/21 48/25 54/12 55/3 62/6 64/25 Saturdays [1] 6/18 save [3] 18/3 18/8 43/4 saves [1] 63/24 saving [1] 22/13 savings [1] 18/10 saw [1] 17/20 say [14] 2/1 2/8 4/7 9/3 17/13 18/3 18/10 19/23 38/5 39/10 40/6 41/18 49/25 55/5 saying [2] 23/8 23/9 says [1] 50/4 scholarships [1] 42/14 school [1] 33/13 Sean [3] 60/2 60/4 62/25 second [3] 3/23 15/18 55/12 sections [1] 33/6	shot [1] 24/2 should [21] 2/9 18/11 19/23 19/24 22/22 27/8 34/8 37/3 39/21 39/23 44/3 46/3 47/14 48/25 49/17 50/5 50/11 50/18 51/7 56/5 64/6 showed [1] 18/2 shower [1] 26/18 shut [4] 16/6 16/15 30/6 35/10 shutting [2] 49/17 64/14 sic [2] 3/5 32/23 sick [1] 22/25 side [3] 9/2 54/2 64/9 signed [3] 19/15 19/18 55/18 significantly [1] 19/8 silence [1] 1/5 silently [1] 54/2 similar [2] 13/2 16/12 Similarly [1] 64/12 simple [1] 6/22 simply [4] 6/19 6/25 10/22 22/1 since [5] 12/25 13/13 21/23 37/5 39/22 single [2] 25/15 30/4 sir [22] 8/11 8/15 9/5 12/10 12/12 13/21 14/10 14/14 20/16 21/11 21/13 23/11 48/10 48/11 48/12 48/15 51/13 52/3 59/9 60/10 60/15 62/18 sit [3] 11/4 25/8 62/6 situation [2] 2/11 6/20 Slazyk [5] 32/2 32/4 32/17 32/21 36/25 sleep [1] 25/9
reject [2] 62/10 62/12 relates [2] 63/21 64/14 relatives [1] 30/8 released [1] 26/17 relief [1] 9/1 remaining [1] 23/5 remains [1] 55/3 remind [1] 61/17 reminds [1] 34/11 renewable [16] 15/3 18/23 22/12 26/4 26/22 27/20 42/24 44/25 47/4 49/3 49/15 49/17 49/22 50/2 50/7 51/3 renewables [4] 50/13 50/18 63/22 63/24 rent [3] 25/22 26/16 54/6 rented [1] 25/2 repair [1] 39/12 repairing [1] 39/11 replace [2] 16/16 42/23 replaced [1] 15/3 report [1] 30/19 represent [2] 38/1 59/4 represents [1] 61/8 request [1] 55/23 requesting [1] 22/1 rescheduling [1] 29/25 research [1] 5/20 resided [1] 53/18 resident [2] 21/17 41/21 residential [4] 3/1 3/2 3/21 47/14 residents [6] 22/2 53/21 53/23 53/25	S S-10 [1] 36/2 S-I-a-z-y-k [1] 32/17 sacrifice [1] 22/25 safe [1] 35/18 said [11] 2/20 3/21 4/3 22/11 29/16 37/25 38/21 41/20 50/21 53/9 60/25 sake [1] 11/5 salary [1] 11/1 salvage [1] 42/19 same [7] 3/22 19/21 48/25 54/12 55/3 62/6 64/25 Saturdays [1] 6/18 save [3] 18/3 18/8 43/4 saves [1] 63/24 saving [1] 22/13 savings [1] 18/10 saw [1] 17/20 say [14] 2/1 2/8 4/7 9/3 17/13 18/3 18/10 19/23 38/5 39/10 40/6 41/18 49/25 55/5 saying [2] 23/8 23/9 says [1] 50/4 scholarships [1] 42/14 school [1] 33/13 Sean [3] 60/2 60/4 62/25 second [3] 3/23 15/18 55/12	shot [1] 24/2 should [21] 2/9 18/11 19/23 19/24 22/22 27/8 34/8 37/3 39/21 39/23 44/3 46/3 47/14 48/25 49/17 50/5 50/11 50/18 51/7 56/5 64/6 showed [1] 18/2 shower [1] 26/18 shut [4] 16/6 16/15 30/6 35/10 shutting [2] 49/17 64/14 sic [2] 3/5 32/23 sick [1] 22/25 side [3] 9/2 54/2 64/9 signed [3] 19/15 19/18 55/18 significantly [1] 19/8 silence [1] 1/5 silently [1] 54/2 similar [2] 13/2 16/12 Similarly [1] 64/12 simple [1] 6/22 simply [4] 6/19 6/25 10/22 22/1 since [5] 12/25 13/13 21/23 37/5 39/22 single [2] 25/15 30/4 sir [22] 8/11 8/15 9/5 12/10 12/12 13/21 14/10 14/14 20/16 21/11 21/13 23/11 48/10 48/11 48/12 48/15 51/13 52/3 59/9 60/10 60/15 62/18 sit [3] 11/4 25/8 62/6 situation [2] 2/11 6/20 Slazyk [5] 32/2 32/4 32/17 32/21 36/25 sleep [1] 25/9 small [11] 21/24 22/2 24/23 25/2 28/7
reject [2] 62/10 62/12 relates [2] 63/21 64/14 relatives [1] 30/8 released [1] 26/17 relief [1] 9/1 remaining [1] 23/5 remains [1] 55/3 remind [1] 61/17 reminds [1] 34/11 renewable [16] 15/3 18/23 22/12 26/4 26/22 27/20 42/24 44/25 47/4 49/3 49/15 49/17 49/22 50/2 50/7 51/3 renewables [4] 50/13 50/18 63/22 63/24 rent [3] 25/22 26/16 54/6 rented [1] 25/2 repair [1] 39/12 repairing [1] 39/11 replace [2] 16/16 42/23 replaced [1] 15/3 report [1] 30/19 represents [1] 61/8 request [1] 55/23 requesting [1] 22/1 rescheduling [1] 29/25 research [1] 5/20 resided [1] 53/18 resident [2] 21/17 41/21 residential [4] 3/1 3/2 3/21 47/14 residents [6] 22/2 53/21 53/23 53/25 54/7 55/19	S S-10 [1] 36/2 S-I-a-z-y-k [1] 32/17 sacrifice [1] 22/25 safe [1] 35/18 said [11] 2/20 3/21 4/3 22/11 29/16 37/25 38/21 41/20 50/21 53/9 60/25 sake [1] 11/5 salary [1] 11/1 salvage [1] 42/19 same [7] 3/22 19/21 48/25 54/12 55/3 62/6 64/25 Saturdays [1] 6/18 save [3] 18/3 18/8 43/4 saves [1] 63/24 saving [1] 22/13 savings [1] 18/10 saw [1] 17/20 say [14] 2/1 2/8 4/7 9/3 17/13 18/3 18/10 19/23 38/5 39/10 40/6 41/18 49/25 55/5 saying [2] 23/8 23/9 says [1] 50/4 scholarships [1] 42/14 school [1] 33/13 Sean [3] 60/2 60/4 62/25 second [3] 3/23 15/18 55/12 sections [1] 33/6 security [7] 21/24 25/18 25/20 27/13	shot [1] 24/2 should [21] 2/9 18/11 19/23 19/24 22/22 27/8 34/8 37/3 39/21 39/23 44/3 46/3 47/14 48/25 49/17 50/5 50/11 50/18 51/7 56/5 64/6 showed [1] 18/2 shower [1] 26/18 shut [4] 16/6 16/15 30/6 35/10 shutting [2] 49/17 64/14 sic [2] 3/5 32/23 sick [1] 22/25 side [3] 9/2 54/2 64/9 signed [3] 19/15 19/18 55/18 significantly [1] 19/8 silence [1] 1/5 silently [1] 54/2 similar [2] 13/2 16/12 Similarly [1] 64/12 simple [1] 6/22 simply [4] 6/19 6/25 10/22 22/1 since [5] 12/25 13/13 21/23 37/5 39/22 single [2] 25/15 30/4 sir [22] 8/11 8/15 9/5 12/10 12/12 13/21 14/10 14/14 20/16 21/11 21/13 23/11 48/10 48/11 48/12 48/15 51/13 52/3 59/9 60/10 60/15 62/18 sit [3] 11/4 25/8 62/6 situation [2] 2/11 6/20 Slazyk [5] 32/2 32/4 32/17 32/21 36/25 sleep [1] 25/9 small [11] 21/24 22/2 24/23 25/2 28/7 30/16 45/4 47/14 54/8 54/12 54/12
reject [2] 62/10 62/12 relates [2] 63/21 64/14 relatives [1] 30/8 released [1] 26/17 relief [1] 9/1 remaining [1] 23/5 remains [1] 55/3 remind [1] 61/17 reminds [1] 34/11 renewable [16] 15/3 18/23 22/12 26/4 26/22 27/20 42/24 44/25 47/4 49/3 49/15 49/17 49/22 50/2 50/7 51/3 renewables [4] 50/13 50/18 63/22 63/24 rent [3] 25/22 26/16 54/6 rented [1] 25/2 repair [1] 39/12 repairing [1] 39/11 replace [2] 16/16 42/23 replaced [1] 15/3 report [1] 30/19 represent [2] 38/1 59/4 represents [1] 61/8 request [1] 55/23 requesting [1] 22/1 rescheduling [1] 29/25 research [1] 5/20 resided [1] 53/18 resident [2] 21/17 41/21 residential [4] 3/1 3/2 3/21 47/14 residents [6] 22/2 53/21 53/23 53/25	S S-10 [1] 36/2 S-I-a-z-y-k [1] 32/17 sacrifice [1] 22/25 safe [1] 35/18 said [11] 2/20 3/21 4/3 22/11 29/16 37/25 38/21 41/20 50/21 53/9 60/25 sake [1] 11/5 salary [1] 11/1 salvage [1] 42/19 same [7] 3/22 19/21 48/25 54/12 55/3 62/6 64/25 Saturdays [1] 6/18 save [3] 18/3 18/8 43/4 saves [1] 63/24 saving [1] 22/13 savings [1] 18/10 saw [1] 17/20 say [14] 2/1 2/8 4/7 9/3 17/13 18/3 18/10 19/23 38/5 39/10 40/6 41/18 49/25 55/5 saying [2] 23/8 23/9 says [1] 50/4 scholarships [1] 42/14 school [1] 33/13 Sean [3] 60/2 60/4 62/25 sections [1] 33/6 security [7] 21/24 25/18 25/20 27/13 28/7 33/15 33/15	shot [1] 24/2 should [21] 2/9 18/11 19/23 19/24 22/22 27/8 34/8 37/3 39/21 39/23 44/3 46/3 47/14 48/25 49/17 50/5 50/11 50/18 51/7 56/5 64/6 showed [1] 18/2 shower [1] 26/18 shut [4] 16/6 16/15 30/6 35/10 shutting [2] 49/17 64/14 sic [2] 3/5 32/23 sick [1] 22/25 side [3] 9/2 54/2 64/9 signed [3] 19/15 19/18 55/18 significantly [1] 19/8 silence [1] 1/5 silently [1] 54/2 similar [2] 13/2 16/12 Similarly [1] 64/12 simple [1] 6/22 simply [4] 6/19 6/25 10/22 22/1 since [5] 12/25 13/13 21/23 37/5 39/22 single [2] 25/15 30/4 sir [22] 8/11 8/15 9/5 12/10 12/12 13/21 14/10 14/14 20/16 21/11 21/13 23/11 48/10 48/11 48/12 48/15 51/13 52/3 59/9 60/10 60/15 62/18 sit [3] 11/4 25/8 62/6 situation [2] 2/11 6/20 Slazyk [5] 32/2 32/4 32/17 32/21 36/25 sleep [1] 25/9 small [11] 21/24 22/2 24/23 25/2 28/7

so [53]         2/3 2/3 3/4 3/19 3/23 4/1         stories [4]         2/1/18 3/11 3/9/2 59/4         telling [1] 6/11           1/2/23 13/7 13/15 17/19 17/11 17/21         1/2/23 13/7 13/15 17/9 17/11 17/21         1/2/23         1/2		4 THI 00/04	
30       31/23       31	S	stops [1] 60/21	teli [4] 38/7 38/13 52/20 52/23
12/23 137 1376 1376 1776 1771 17121 1723 2074 2074 20715 252 2521 277       site of the ind	so [53] 2/3 2/23 3/4 3/19 3/23 4/1		
17/23 204 20/4 20/16 25/2 26/2 26/7       strontlined [1] 22/21       brown [1] 26/24         25/20 26/16 26/27 27/2 27/16			
25/20 26/16 26/21 27/2 27/15 28/9         streams [1] 26/13         terminal [1] 133/12           35/3 43/9 34/2 35/3 35/8 33/93 35         streams [1] 28/13         terminal [1] 133/12           35/71 35/71 43/6 35/73 25/2 37/13 35/73         streams [1] 28/14         terminal [1] 133/12           35/71 35/71 43/6 35/73 25/2 37/13 37/14 35/6 38/2 34/14         terminal [1] 133/1         terminal [1] 133/12           36/73 37/14 38/9 61/5 64/26 44/10         streams [1] 27/1         terminal [1] 133/1         terminal [1] 133/1           36/73 37/14 38/9 61/5 64/26 44/10         streams [1] 27/1         terminal [1] 137/1         terminal [1] 137/1           social [7] 27/24 25/18 25/20 27/13         stroams [1] 15/17         terminal [1] 15/17         tstroams [1] 15/17           solutions [1] 27/1         tstroams [1] 15/17         tstroams [1] 15/17         tstroams [1] 15/17         tstroams [1] 15/17           some [1] 27/1         tstroams [1] 13/17         tstroams [1] 15/17         tstroams [1] 15/17         tstroams [1] 15/17           some [1] 27/1         tstroams [1] 13/17         tstroams [1] 13/17         tstroams [1] 13/17         tstroams [1] 13/17           some [1] 27/1         tstroams [1] 13/17         tstroams [1] 13/17         tstroams [1] 13/17         tstroams [1] 13/17           some [1] 27/1         tstroams [1] 13/17         tstroams [1] 13/17         tstroams [1]		streamlined [1] 22/21	term [1] 25/24
33/6 34/2 36/8 36/5 36/23 39/3         streetlight [1] 39/1         streetlight [1] 39/1 <td< td=""><td></td><td>streams [1] 26/13</td><td>termination [1] 55/16</td></td<>		streams [1] 26/13	termination [1] 55/16
39/17 39/21 40/6 43/3 24/4 44/4 47/         Streenigns [1] 39/1         34/13         34/13 46/10 43/6 52/11 50/2 60/6 33           50/3 50/6 20/6 52/0 52/6 52/16 52/7         Streenigns [1] 39/1         44/11 44/10 46/6 52/11 50/2 60/6 3         44/11 44/10 46/6 52/11 50/2 60/6 3           50/3 50/6 20/6 52/0 52/6 52/6 52/7         Streenigns [1] 57/1         53/2 52/2 52/16 21/17/13 18/15         Streenigns [1] 13/2           50/10 52/12 52/6 21/1 27/12 26/5 13/76 62/15         Streenigns [1] 13/2         13/14 32/2 55/10 62/15         Ithankful [1] 43/1           some [1] 27/14 22/12 36/5 13/76 62/1         Streenigns [1] 13/2         Streenigns [1] 13/2         13/16 43/16 33/16 32/1           some [1] 27/2 12/12 11/2 12/21 22/12 12/13 26/5         Streenigns [1] 13/10         33/16 32/1         Streenigns [1] 13/10           some [1] 27/2 12/13 13/17 26/5         Streenigns [2] 13/16 33/16 32/12         Streenigns [2] 26/2 42/1         Streenigns [2] 26/2 52/2         Streenign		streetlight [1] 39/12	testified [19] 1/13 5/6 8/5 10/6 12/5
39/1         39/1 <td< td=""><td>1</td><td></td><td></td></td<>	1		
3b/3 30/3 30/3 30/3 20/3 20/3 30/3 30/3 30			
37/13 37/14 33			
bar J3 social [7] 12/124 25/18 25/20 27/13 287/33/15 33/15 social [7] 14/16 16/24 17/6 strong [1] 15/17 strong [1] 15/12 strong [1] 15/17 strong [1] 15/12 strong [1] 15/1	57/13 57/14 58/9 61/5 64/2 64/10		· · ·
Social (1)         2/142 23/13 33/15         striking [1]         18/7         3/15 33/15           solar [3]         16/19 16/24 17/6         striking [1]         15/17         5/27           solar [3]         16/19 16/24 17/7         striking [1]         13/12         5/27           some [1]         27/1         27/13 27/15 27/12 27/13 27/15 27/13 28/6         striking [1]         13/12 30/13 34/25 42/19         thank [73]           somehow [1]         2/421 33/16         13/12 33/15 33/16 34/25 55/10 52/15         thank [1]         thank [1]         43/13 23/12 34/14 3/14 23/12 33/16 3/14 3/14 23/12 33/16 3/14 3/14 23/12 3/17 3/14 3/14 23/12 3/17 3/14 3/14 23/12 3/17 3/14 3/14 23/12 3/17 3/14 3/14 23/12 3/11 3/14 23/	64/13		
28/7 33/15 33/15         Striking [1] 16/17         42/9 43/1 43/16 43/22 43/23 56/13           solar [3] 16/19 46/24 17/16         strongly [1] 15/17         thank [73]           some [16] 21/21 16/21 17/16 13/13 16/13         strongly [1] 15/17         thank [73]           some [16] 21/21 16/21 17/16 13/13 16/13         strongly [1] 15/17         thank [73]           somebody [2] 24/21 33/25         strongly [1] 16/17         thank [73]           somebody [2] 24/21 33/25         strongly [1] 16/17         thank [1] 43/16           someone [1] 21/2 16/22 17/16 16/16         strongly [1] 16/17         thank [1] 43/16           sometimes [4] 13/9 49/5 49/5 54/23         subsiditz [2] 62/4 52/7         3d/14 34/20 36/8 40/7 45/6 53/6 51/7           soort [1] 45/1         subsiditz [2] 62/4 52/7         3d/14 34/20 36/8 40/7 45/6 53/6 51/7           soort [1] 45/1         subsiditz [2] 62/4 52/7         3d/14 34/20 36/8 40/7 45/6 53/6 51/7           soort [1] 45/1         subsiditz [2] 62/4 52/7         3d/14 34/20 36/8 40/7 45/6 23/6 23/7           soort [1] 45/1         subsiditz [2] 62/21 52/7         3d/14 33/7 39/7 39/7 39/7 39/7 39/20           soort [1] 45/1         support [9] 22/8 23/2 51/2 52/12 51/7 57/16 54/1         5d/2 63/2 63/7 39/2 39/7 39/7 39/7 39/2 30/7 39/20           south [1] 42/2         support [9] 22/8 23/2 53/7 21/7 23/9 32/7 13/2 39/1 39/7 39/7 39/2 39/2 39/2 39/2 39/2 39/2 39/2 39/2	social [7] 21/24 25/18 25/20 27/13		
solar 5] 16/79 16/24 17/6 solutions (T) 27/4 some life [212 16/21 17/13 18/15 20/10 20/12 25/12 25/16 27/3 28/6 syme life [212 16/21 17/13 18/15 20/10 20/12 25/12 25/16 27/3 28/6 syme life [212 16/21 17/13 18/15 some line [21 24/21 13/12 some line [2] 24/21 13/12 some line [2] 24/21 13/12 some line [2] 24/21 33/25 some line [2] 12/13 25/13 some line [2] 12/13 25/13 some line [2] 13/3 49/19 49/94 49/9 substatial [1] 56/6 such [3] 22/2 28/13 53/14 8/21 9/3 1 substatial [1] 56/6 such [3] 22/2 28/13 53/14 8/21 9/3 1 substatial [1] 56/6 such [3] 22/2 28/13 58/24 sources [2] 13/9 49/9 49/9 substatial [1] 56/6 such [3] 22/2 28/13 58/24 sources [2] 13/9 38/21 sources [2] 13/9 38/24 speaking [1] 12/23 speaking [1] 12/23 speaking [1] 12/23 supporting [1] 25/23 speaking [1] 13/2 speaking [1] 13/3 speaking [1] 12/2 state [1] 15/13 state [1] 12/2 state [			
solutions [1] 27/4 20/10 20/12 25/12 25/12 61/2 71/3 18/15 20/10 20/12 25/12 25/12 61/2 71/3 18/15 20/10 20/12 25/12 25/12 61/2 18/14 21/13 13/12 55/10 62/15 struggling [4] 71/10 30/3 34/25 42/19 studies [2] 18/6 49/21 studies [2] 18/7 49/2 44/21 60/24 60/24 studies [2] 19/24 22/2 studies [2] 19/24 23/2 studies [1] 22/9 studies [2] 19/24 23/2 studies [1] 22/9 studies [2] 19/24 23/2 studies [2] 19/2			
some [16] 2/12 16/21 17/13 18/15 20/10 20/12 25/12 25/6 27/13 28/16 39/10 39/18 49/25 55/1 57/7 62/1 student [3] 48/19 48/20 51/9 somebow [1] 20/12 somebow [1] 20/12 somebow [1] 20/12 33/25 somethom [1] 20/12 16/24 something [4] 4/2 13/16 13/17 26/9 something [4] 4/2 13/17 13/13/12 13/12 something [4] 4/2 13/17 13/13/12 13/12 something [4] 4/2 13/17 13/13/12 13/12 something [4] 4/2 13/16 13/17 26/12 20/14 20/22 27/8 27/16 27/13 20/14 13/12 13/12 something [1] 13/10 sources [4] 13/2 35/12 14/14 13/22 13/14 4/4 4/4 4/4 4/4 4/4 source [1] 13/13 sources [4] 13/2 13/12 13/13 sources [4] 13/2 13/12 13/12 sources [4] 14/2 13/12 13/12 sources [4] 14/2 13/12 13/12 13/12 sources [4] 14/12 13/13 13/16 13/12 13/12 sources [4] 13/2 13/12 13/12 13/12 13/12 sources [4] 13/2 13/12 13/12 13/12 sources [4] 13/12 13/12 13/12 13/12 sources [4] 13/12 13/12 13/12 13/12 sources [4] 13/12 13/12 13/12 so			
20/10 20/12 25/12 25/16 27/3 28/6         strugging [4] 13/10 30/3 34/25 42/19         fails [5] 20/13 54/24 15/16 64/15           somebody [2] 24/21 33/25         student [3] 48/19 48/20 51/6         tudent [3] 48/19 48/20 51/6         fbil 48/21 9/3 13           somebody [2] 24/21 33/25         student [3] 48/30 19/4 84/20 49/9         that [175]         that [175]           sometime [4] 13/14 33/17 26/9         student [3] 48/30 19/4 84/9 49/9         that [175]         that [175]           sometime [4] 13/14 33/17 26/9         student [3] 48/31/4 34/20 56/22 62/2         subsidize [2] 28/2 64/2         subsidize [2] 28/2 11/1 30/1 31/2 13/13 17/9 17/17 13/12 13/13 17/9 17/17 13/13 15/21 16/2 11/22 21/14 44/4 44/4 44/4 44/4 44/4		struggle [4] 30/19 34/25 55/10 62/15	thankful [1] 43/1
20/10 20/12 23/12 2		struggling [4] 13/10 30/3 34/25 42/19	Thanks [5] 20/15 44/21 63/16 64/16
139/18 49/25 sol1 5// 5//       studies [2] 18/6 49/21       that [175]         somehow [1] 20/12       studies [2] 12/18 52/20       that [175]         somenome [1] 12/12       subsidizing [2] 12/18 52/20       that [175]         sometime [1] 18/16       subsidizing [2] 12/18 52/20       the [16] 2/12 61/24 62/2 62/2         sometime [1] 18/16       subsidizing [2] 39/23 47/15       61/22 61/24 62/2 62/2         sooner [1] 14/2       subsidizing [2] 39/23 47/15       61/22 61/24 62/2 62/2         sooner [1] 19/24       summer [2] 21/18 58/2       6/8 67/3 11/2 21/2 21/4 4/4 4/8 4         soure [1] 19/24       sumskine [1] 47/9       35/14 8/21 93/12         soure [1] 19/24       sumskine [1] 47/9       35/14 8/21 93/2         soure [1] 19/24       sumskine [1] 47/9       35/14 8/21 93/2         soure [2] 26/3 58/24       support [9] 22/8 23/5 27/24 42/22       6/8 67/14 8/24 8/3         spacking [1] 42/9       suport [9] 22/8 23/5 27/12 42/22       49/12 53/25 6/12 20/12 25/2 58/14 8/27         spacking [1] 42/9       suport [9] 22/8 23/5 27/12 22/16 3/2/1       survive [1] 27/12 29/14 22/2 53/2 53/16 6/11         spacking [1] 42/9       suport [1] 15/8/3       survive [1] 27/12 28/15 3/16 /11 8/21 16/14 18/2 23/9         spoken [1] 16/14       saf1 6/12       survive [1] 27/16       there [8] 2/16 2/15 2/17/3 2/27	1		
somehovny [2] 24/21 33/23 somehovne [3] 5/23 24/21 60/24 something [4] 4/21 33/61 53/72 64/9 something [4] 4/21 33/61 53/72 64/9 something [4] 4/21 33/61 53/72 64/9 something [4] 13/9 49/5 49/5 54/23 something [4] 13/9 49/5 49/5 54/23 sooner [1] 142/6 sooner [1] 142/6 sooner [1] 45/1 sound [2] 20/13 25/13 sound [2] 20/13 25/14 42/14 support [9] 2/8 23/5 27/24 42/22 spack [8] 29/17 30/1 37/5 41/19 42/1 speaking [1] 42/9 speaking [1] 32/3 48/2 43/2 43/2 speaking [1] 32/3 48/2 43/2 speaking [1] 42/9 speaking [1] 22/3 speaking [1] 22/3			-
Soliteriow [1] 20/12         subsidizing [2] 12/18 52/20         15/19 17/19 18/18 48/18 33/10 34/13           sometiming [4] 4/2 13/16 13/17 26/1         subsidizing [2] 39/23 47/15         subsidizing [2] 39/23 47/15           sometimes [4] 13/9 49/5 49/5 54/23         subsidizing [2] 39/23 47/15         subsidizing [2] 39/23 47/15           sooner [1] 14/2         subsidizing [2] 39/23 47/15         subsidizing [2] 39/23 47/15         50/26 6/27 14 2/12 2/14 2/12 2/14 2/14 2/14 2/12 2/14 2/14			
Something [3] <i>size</i> 24/21 60/24 <i>something</i> [4] <i>42</i> 21/41 61 31/17 26/9 <i>subsidizing</i> [2] 39/23 47/15 <i>subsidizing</i> [2] 39/25 <i>subsidizing</i> [2] 39/25 <i>suppli</i> [1] 13/12 <i>subsidizing</i> [2] 39/25 <i>suppli</i> [1] 13/12 <i>subsidizing</i> [2] 39/25 <i>suppli</i> [1] 13/12 <i>suppli</i> [1] 20/11 <i>suppli</i> [1] 20/11 <i>suppli</i> [1] 20/11 <i>suppli</i> [1] 20/13	somehow [1] 20/12		
someting [4]         4/2         13/4         3/4/4	someone [3] 5/23 24/21 60/24		
sometime [1]         13/9         13/9         13/9         13/9         13/9         13/2			
some times i i i i i i i i i i i i i i i i i i i		0.1	
soon [1] $11/2$ sooner [1] $45/1$ soor [1] $20/13$ sour [1] $20/13$ sour [2] $20/13 25/13$ sour [2] $21/5 16/15$ sunday [1] $22/2$ sour [2] $21/5 16/15$ sunday [1] $22/14 28/1 58/12$ sour [2] $21/5 16/15$ sunday [1] $22/15 28/12 63/13 64/14$ support [9] $22/8 23/5 27/12 42/22sour [2] 23/5 38/24 42/5 43/2 43/2 43/2 43/2 43/2 43/2 43/2 43/2$			their [61] 2/4 2/12 2/14 4/4 4/4 4/8 4/9
Soon [1] 112         summer [2] 21/5 16/15         13/2 13/13 17/9 17/17 17/17 17/2 12/2 22/2           sooner [1] 45/1         summer [2] 21/15 16/15         13/2 13/13 17/9 17/17 17/17 17/2 12/2 22/2           sourd [2] 20/13 25/13         summer [2] 21/15 16/15         13/2 13/13 17/9 17/17 17/17 17/2 12/2 22/2           sourd [2] 20/13 25/13         summer [2] 21/15 16/15         13/2 13/13 17/9 17/17 17/17 17/2 12/2 22/2           sourd [2] 20/13 25/13         summer [2] 21/15 16/15         13/2 13/13 17/9 17/17 17/17 17/2 12/2 22/2           sourd [2] 20/13 25/13         summer [2] 21/15 21/13 26/14 21/13 43/14 34/14 44/14         supporting [1] 52/23         13/14 23/13 26/24 13/2           speak [8] 29/17 30/1 37/5 41/19 42/1         supporting [1] 58/13         supporting [1] 58/13         supporting [1] 58/13           speculative [1] 18/13         supporting [1] 27/1         surpoing [1] 27/1         surpoing [1] 27/1         themest [8] 2/18 17/8 13/11 30/1 54/12           spinet [2] 6/13 61/23         syspoken [1] 27         sustain [1] 54/9         sustain [1] 54/9         surpoing [1] 27/1           standing [1] 24/1         sweater [1] 57/13         sweater [1] 27/1         <		such [3] 22/4 28/1 58/22	6/8 6/13 11/2 13/5 13/11 13/12 13/12
		suffering [1] 13/10	13/12 13/13 17/9 17/17 17/17 17/22
			18/2 18/12 19/7 20/11 22/6 22/23 25/1
Source [1] 19/24         Surce [1] 19/24         Surce [1] 19/24           sources [4] 18/4 22/13 45/1 47/4         supplemental [1] 25/23         Supplemental [1] 25/23           supplemental [1] 25/23         Supplemental [1] 25/23         Supplemental [1] 25/23           supplemental [1] 25/23         Supplemental [1] 25/23         Supplemental [1] 25/23           supplemental [1] 25/23         Supplemental [1] 25/23         Supplemental [1] 25/23           supplemental [1] 25/23         Supplemental [1] 25/23         Supplemental [1] 25/23           supplemental [1] 25/23         Supplemental [1] 25/23         Supplemental [1] 25/2           support [2] 28/25 58/22 53/25 58/26 43/25 44/12         Supplemental [1] 25/7           supplemental [1] 22/7         Sumoning [1] 23/7         Hem [18] 3/23 6/24 15/2 16/21           supplemental [1] 21/2         Survine [1] 27/7         Hemslews [3] 16/21 16/21 19/2           supplemental [1] 21/2         Survine [1] 27/7         Hemslews [3] 16/21 16/21 19/2           supplemental [1] 21/2         Survine [1] 27/7         Hemslews [3] 16/21 16/21 13/2           supplemental [1] 22/7         Sustain [1] 26/2         Survine [1] 27/7           supplemental [1] 22/19         Sustain [2] 26/12 20/22 20/21 42/22 20/22 46/24 33/7 36/2           supplemental [1] 22/19         Sustain [1] 26/21         Survine [1] 27/7			
Sources [1] 18/4         18/4 22/13 45/1 47/4         supplemental [1] 25/23         40/7 42/23 43/1 43/6 47/6 48/24 49/2           sources [4] 12/21         supplemental [1] 25/23         40/4 49/14 53/22 54/3 54/13 54/17           space [2] 36/3 58/24         supplemental [1] 25/23         40/4 49/14 53/22 54/3 54/13 54/17           speak [8] 29/17 30/1 37/5 41/19 42/1         supplemental [1] 25/23 52/2 53/23 64/14         54/20 54/22 55/2 55/10 55/25 58/12 29/13           speak [8] 29/17 30/1 37/5 41/19 42/1         support[9] 22/8 23/5 27/24 42/22         54/20 54/22 55/2 55/10 55/25 58/12 29/13           speak [1] 14/2         14/17 45/17 48/12 23/3 57/24 41/2         support[9] 12/37         55/22 57/12 55/20 57/10 64/11           speak [1] 19/12 25/12 8/12 10/13 12/12         surrounding [1] 23/7         surrounding [1] 23/7         them [18] 2/18 16/21 16/21 19/2           surrounding [1] 24/3         sustainable [1] 49/9         sustainable [1] 49/9         35/20 39/4 51/7           spoken [1] 20/1         sweat [1] 57/13         sweat [1] 57/7         52/20 26/14 39/2 49/23 49/2           spoken [1] 2/4         sweat [1] 25/7         sweat [1] 49/4         there [8] 2/18 11/4 18/22 23/3           statel [1] 50/10         sweat [1] 22/1         sweat [1] 25/7         52/16 27/16			
South [1] 12/21         supply [1] 20/11         9/4 49/14 53/22 54/3 54/13 54/17           spack [8] 29/17 30/1 37/5 41/19 42/1         support [9] 22/8 23/5 27/24 42/22         54/2 42/2 55/2 55/10 55/25 59/12           spack [8] 29/17 30/1 37/5 41/19 42/1         support [9] 55/25 58/22 63/23 64/14         54/24 62/16           spack [8] 29/17 30/1 37/5 41/19 42/1         support [1] 58/13         support [1] 58/13           speculative [1] 18/13         support [1] 58/13         support [1] 14/5 6/23 67/23 26/24 15/3 61/16 19/4           speculative [1] 11/7         35/21 48/23 51/2 53/5 57/10 64/11         40/6 42/24 43/5 50/19 54/2 54/21           sympty [1] 20/17         survive [1] 27/16         survive [1] 27/16           survive [1] 27/16         survive [1] 27/16         survive [1] 27/17           spoken [1] 2/3         sweaters [1] 57/13         sweaters [1] 57/13           spoken [1] 2/3         sweater [1] 8/14         sweater [1] 8/14           stant [2] 55/20 57/18         startling [1] 13/8         switch [1] 44/25         sympathy [2] 34/22 36/11         State [5] 4/2 20/12 20/12 27/15 27/16 27/16 27/16           stater [6] 13/6/12         11/2 25/10 57/16 57/10 57/18         sympathy [2] 34/22 36/11         Symapse [1] 64/4         2/6/12 6/17 32/22           stating [1] 10/23         stater [1] 15/13 15/12 15/22 15/24         stater [1] 13/8         symapse [1] 64/4         2/6/1	source [1] 19/24		
south [1] $12/21$ spack [8] $29/17 30/1 37/5 41/19 42/1$ support [9] $22/8 23/5 27/24 42/22$ 42/2 44/21 53/9 speculative [1] $42/9$ speculative [1] $14/25$ 42/2 44/21 53/9 speculative [1] $14/25$ 3/23 6/24 12/5 58/25 59/6 54/25 52/5 50/10 55/25 59/6 54/25 50/10 57/18 53/22 43/2 50/24 62/4 21/2 10/13 12/72 21/12 24/13 29/12 32/15 37/21 41/12 21/12 24/13 29/12 32/15 37/21 41/12 survive [1] $27/16$ sustain [1] $13/4 38/22 43/2$ spoken [1] $31/4 38/24 33/2$ spokes (1] $31/4 38/24 33/2$ spokes [1] $13/4 38/24 33/2$ spokes [1] $13/4 38/24 33/2$ spokes [1] $13/4 38/24 33/2$ spokes [1] $12/16 14/18 22 33/9$ spokes [1] $20/11$ stabilized [1] $20/11$ stating [1] $20/11$ state [6] $4/6 19/22 20/11 27/25 32/20$ 51/12 state [6] $4/6 19/22 20/11 27/25 32/20$ 51/12 states [1] $15/13 15/19 15/22 15/24$ 15/25 16/2 17/16 27/			
$ \begin{array}{llllllllllllllllllllllllllllllllllll$			
$ \begin{array}{llllllllllllllllllllllllllllllllllll$			62/4 62/16
$ \begin{array}{llllllllllllllllllllllllllllllllllll$		supporting [1] 58/13	them [18] 3/23 6/24 15/3 16/16 19/4
	spell [19] 1/20 5/12 8/12 10/13 12/12		
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	21/12 24/13 29/12 32/15 37/21 41/12		
spend [3] 13/4 38/2 43/2 sum able [1] 49/4 there [26] 3/6 3/3 5 6/1 12/22 13/10 sum able [1] 49/4 sum able [1] 49/4 there [26] 3/6 3/3 5 6/1 12/22 13/10 sum able [1] 49/4 sum able [1] 12/2 13/10 sum able [1] 49/4 sum able [1] 12/5 sum able [1] 2/7 sum able [1] 2/7 sum able [1] 2/7 sum able [1] 2/7 sum able [1] 12/2 5 (2/7 13/2 3/2 3/2 3/2 3/2 3/2 3/2 3/2 3/2 3/2			
		swear [1] 57/13	13/17 15/13 15/21 16/14 18/22 23/9
			26/16 26/23 26/24 26/24 33/7 36/2
spoken [1] 2/3         spokeswoman [1] 50/21         spokeswoman [1] 50/21         squeeze [1] 36/12         stabilized [1] 22/19         stand [2] 55/20 57/18         standing [1] 2/4         starting [1] 10/23         state [6] 4/6 19/22 20/11 27/25 32/20         55/12         state [6] 4/6 19/22 20/11 27/25 32/20         55/12         state [1] 50/10         states [11] 15/13 15/19 15/22 15/24         15/25 16/2 17/16 18/5 18/20 18/22         19/3         stating [1] 2/25         status [1] 54/8         status [1] 54/8         status [1] 54/8         stating [1] 2/25         status [1] 54/8			
$ \begin{array}{llllllllllllllllllllllllllllllllllll$			
$ \begin{array}{llllllllllllllllllllllllllllllllllll$	squeeze [1] 36/12		
$\begin{array}{c} \mbox{stand} [2] \ 55/20 \ 57/18 \ 57/19 \ 58/26 \ 63/5 \ 57/18 \ 57/19 \ 58/26 \ 63/5 \ 57/18 \ 57/19 \ 58/26 \ 63/5 \ 57/18 \ 57/19 \ 58/26 \ 63/5 \ 57/18 \ 57/19 \ 58/26 \ 63/5 \ 57/18 \ 57/19 \ 58/26 \ 63/5 \ 57/18 \ 57/19 \ 58/26 \ 63/5 \ 57/18 \ 57/19 \ 58/26 \ 63/5 \ 57/18 \ 57/19 \ 58/26 \ 63/5 \ 57/18 \ 57/19 \ 58/26 \ 63/5 \ 57/18 \ 57/19 \ 58/26 \ 63/5 \ 57/18 \ 57/19 \ 58/26 \ 63/5 \ 57/18 \ 57/19 \ 58/26 \ 63/5 \ 57/18 \ 57/19 \ 58/26 \ 63/5 \ 57/18 \ 57/19 \ 58/26 \ 63/5 \ 57/18 \ 57/19 \ 58/26 \ 63/5 \ 57/18 \ 57/19 \ 58/26 \ 63/5 \ 57/19 \ 58/26 \ 63/5 \ 57/19 \ 58/26 \ 63/5 \ 57/19 \ 58/26 \ 63/5 \ 57/19 \ 53/22 \ 57/16 \ 27/16 \ $			
$\begin{array}{cccccccccccccccccccccccccccccccccccc$			
$\begin{array}{llllllllllllllllllllllllllllllllllll$			
$\begin{array}{c} \mbox{starting [1] 10/23} \\ \mbox{state [6] 4/6 19/22 20/11 27/25 32/20} \\ \mbox{55/12} \\ \mbox{state [1] 50/10} \\ \mbox{statement [5] 12/18 26/17 60/17 60/17} \\ \mbox{61/3} \\ \mbox{states [11] 15/13 15/19 15/22 15/24} \\ \mbox{15/5 16/2 17/16 18/5 18/20 18/22} \\ \mbox{19/3} \\ \mbox{stating [1] 2/25} \\ \mbox{station [2] 41/21 41/22} \\ \mbox{station [2] 41/21 41/22} \\ \mbox{states [1] 54/8} \\ \mbox{state [1] 22/5 25/1 39/22 39/23} \\ \mbox{40/1 61/23} \\ \mbox{still [6] 3/24 17/15 24/25 38/15 49/13} \\ \mbox{54/13} \\ \mbox{55/12} \\ \mbox{state [1] 12/25 38/5 39/1 39/25 52/18} \\ \mbox{stare [1] 30/14} \\ \mbox{tearing [1] 17/11} \\ \mbox{tearing [1] 17/11} \\ \mbox{tearing [1] 17/11} \\ \mbox{tearing [1] 17/11} \\ \mbox{tearing [1] 21/25 38/5 39/1 39/25 52/18} \\ \mbox{tare [1] 30/14 tearing [1] 17/11 \\ \mbox{tearing [1] 17/11} \\ \mbox{tearing [1] 17/11} \\ \mbox{tearing [1] 17/11} \\ \mbox{tearing [1] 17/11 \\ \mbox{tearing [1] 17/11} \\ \mbox{tearing [1] 21/25 38/5 39/1 39/25 52/18} \\ \mbox{tearing [1] 17/11 \\ \mbox{tearing [1] 17/11} \\ \mbox{tearing [1] 17/11 \\ \mbox{tearing [1] 21/25 38/5 39/1 39/25 52/18} \\ tearing [1] 17/11 \\ \mbox{tearing [1] 21/21 21/21 21/25 \\ \mbox{tearing [1] 17/11 \\ \mbox{tearing [1]$		, , , , , , , , , , , , , , , , , , , ,	these [17] 6/21 16/6 18/10 18/22 22/20
$ \begin{array}{c} \text{starting [1]} \ 10/23 \\ \text{starte [6]} \ 4/6 \ 19/22 \ 20/11 \ 27/25 \ 32/20 \\ 55/12 \\ \text{stated [1]} \ 50/10 \\ \text{statement [5]} \ 12/18 \ 26/17 \ 60/17 \ 60/17 \\ 61/3 \\ \text{states [11]} \ 15/13 \ 15/19 \ 15/22 \ 15/24 \\ 15/25 \ 16/2 \ 17/16 \ 18/5 \ 18/20 \ 18/22 \\ 19/3 \\ \text{stating [1]} \ 2/25 \\ \text{station [2]} \ 41/21 \ 41/22 \\ \text{status [1]} \ 54/8 \\ \text{status [1]} \ 38/25 \\ \text{steel [7]} \ 22/4 \ 22/5 \ 27/1 \ 39/22 \ 39/23 \\ 40/1 \ 61/23 \\ \text{still [6]} \ 3/24 \ 17/15 \ 24/25 \ 38/15 \ 49/13 \\ 54/13 \\ \end{array} $		Synapse [1] 64/4	26/21 26/25 27/15 27/16 27/16 27/17
$ \begin{array}{ c c c c c c c c c c c c c c c c c c c$			
$\begin{array}{c} 55/12\\ \text{stated [1] 50/10}\\ \text{statement [5] 12/18 26/17 60/17 60/17}\\ 61/3\\ \text{states [11] 15/13 15/19 15/22 15/24}\\ 15/25 16/2 17/16 18/5 18/20 18/22\\ 19/3\\ \text{stating [1] 2/25}\\ \text{station [2] 41/21 41/22}\\ \text{status [1] 54/8}\\ \text{stay [1] 38/25}\\ \text{steel [7] 22/4 22/5 27/1 39/22 39/23}\\ 40/1 61/23\\ \text{still [6] 3/24 17/15 24/25 38/15 49/13}\\ 54/13\\ \end{array}$		<u>1</u>	
$\begin{array}{c} \text{stated [1] 50/10} \\ \text{statement [5] 12/18 26/17 60/17 60/17} \\ 61/3 \\ \text{states [11] 15/13 15/19 15/22 15/24} \\ 15/25 16/2 17/16 18/5 18/20 18/22 \\ 19/3 \\ \text{stating [1] 2/25} \\ \text{stating [1] 2/25} \\ \text{station [2] 41/21 41/22} \\ \text{status [1] 54/8} \\ \text{stay [1] 38/25} \\ \text{steel [7] 22/4 22/5 27/1 39/22 39/23} \\ 40/1 61/23 \\ \text{still [6] 3/24 17/15 24/25 38/15 49/13} \\ 54/13 \\ \end{array}$		T-a-y-l-o-r [1] 14/12	
$\begin{array}{c} \text{statement [5]} \ 12/18 \ 26/17 \ 60/1$	stated [1] 50/10		
	statement [5] 12/18 26/17 60/17 60/17		
states [11] 15/13 15/19 15/22 15/24       55/8 64/8 64/10 64/18       39/15 42/22 50/4 50/7 58/21 62/3 62         15/25 16/2 17/16 18/5 18/20 18/22       taken [1] 12/25       taken [1] 12/25         19/3       takes [2] 49/20 54/5       takes [2] 49/20 54/5         stating [1] 2/25       taking [4] 4/13 34/13 61/5 64/11       thing [6] 19/11 19/21 48/25 50/20         station [2] 41/21 41/22       taking [1] 39/15       taking [1] 39/15         status [1] 54/8       taking [1] 39/15       taking [1] 39/15         status [1] 38/25       taxes [1] 35/2       taxes [1] 35/2         steel [7] 22/4 22/5 27/1 39/22 39/23       taxes [1] 35/2       aylor [4] 14/2 14/4 14/10 20/25         still [6] 3/24 17/15 24/25 38/15 49/13       teacher [1] 30/14       thind [2] 10/18 53/22         still [6] 3/24 17/15 24/25 38/15 49/13       tearing [1] 17/11       thing [8]         Tech [2] 21/21 21/25       thing [8]       thing [8]			
$ \begin{array}{c} 15/25 \ 16/2 \ 17/16 \ 18/5 \ 18/20 \ 18/22 \\ 19/3 \\ \text{stating [1] } 2/25 \\ \text{station [2] } 41/21 \ 41/22 \\ \text{status [1] } 54/8 \\ \text{stay [1] } 38/25 \\ \text{steel [7] } 22/4 \ 22/5 \ 27/1 \ 39/22 \ 39/3 \\ 40/1 \ 61/23 \\ \text{still [6] } 3/24 \ 17/15 \ 24/25 \ 38/15 \ 49/13 \\ 54/13 \\ \end{array} \right) \\ \begin{array}{c} \text{taken [1] } 12/25 \\ \text{takes [2] } 49/20 \ 54/5 \\ \text{taking [4] } 4/13 \ 34/13 \ 61/5 \ 64/11 \\ \text{talk [4] } 12/19 \ 35/8 \ 39/25 \ 52/18 \\ \text{talking [1] } 39/15 \\ \text{tax [6] } 3/24 \ 4/8 \ 4/9 \ 50/16 \ 54/6 \ 62/7 \\ \text{taxes [1] } 35/2 \\ \text{Taylor [4] } 14/2 \ 14/4 \ 14/10 \ 20/25 \\ \text{teacher [1] } 30/14 \\ \text{tearing [1] } 17/11 \\ \text{Tech [2] } 21/21 \ 21/25 \\ \end{array} \right) \\ \begin{array}{c} \text{they Ve [2] } 39/3 \ 39/9 \\ \text{thin [1] } 16/25 \\ \text{thing [6] } 19/11 \ 19/21 \ 48/25 \ 50/20 \\ 50/24 \ 62/6 \\ \text{things [5] } 17/25 \ 38/5 \ 39/1 \ 39/8 \ 49/2 \\ \text{think [9] } 18/18 \ 24/14 \ 27/21 \ 33/10 \ 39 \\ 39/13 \ 39/21 \ 50/20 \ 61/6 \\ \text{thinking [1] } 13/8 \\ \text{third [2] } 10/18 \ 53/22 \\ \text{this [88] } \\ \end{array}$			
19/3       takes [2] 49/20 54/5       thin [1] 16/25         stating [1] 2/25       taking [4] 4/13 34/13 61/5 64/11       thing [6] 19/11 19/21 48/25 50/20         station [2] 41/21 41/22       taking [1] 39/15       taking [1] 39/15       thing [5] 17/25 38/5 39/1 39/8 49/2         status [1] 54/8       taking [1] 39/15       takes [1] 32/2       takes [1] 35/2       think [9] 18/18 24/14 27/21 33/10 39         steel [7] 22/4 22/5 27/1 39/22 39/23       takes [1] 35/2       takes [1] 30/14       thinking [1] 13/8         still [6] 3/24 17/15 24/25 38/15 49/13       teacher [1] 30/14       thind [2] 10/18 53/22       thing [8]         54/13       Tech [2] 21/21 21/25       thing [8]       thinking [1] 16/25			
19/3         stating [1] 2/25         stating [1] 2/25         station [2] 41/21 41/22         status [1] 54/8         stay [1] 38/25         steel [7] 22/4 22/5 27/1 39/22 39/23         40/1 61/23         still [6] 3/24 17/15 24/25 38/15 49/13         54/13             taking [4] 4/13 34/13 61/5 64/11         taking [4] 4/13 34/13 61/5 64/11         taking [1] 39/15         taking [1] 39/15         taking [1] 35/2         Taylor [4] 14/2 14/4 14/10 20/25         teacher [1] 30/14         tearing [1] 17/11         Tech [2] 21/21 21/25		takes [2] 49/20 54/5	thin [1] 16/25
stating [1] 2/25         stating [1] 2/25         station [2] 41/21 41/22         status [1] 54/8         stay [1] 38/25         steel [7] 22/4 22/5 27/1 39/22 39/23         40/1 61/23         still [6] 3/24 17/15 24/25 38/15 49/13         54/13             talk [4] 12/19 35/8 39/25 52/18         talk [4] 12/19 35/8 39/25 52/18         talking [1] 39/15         talking [1] 39/15         talk [6] 3/24 4/8 4/9 50/16 54/6 62/7         taxs [6] 3/24 4/8 4/9 50/16 54/6 62/7         taxes [1] 35/2         Taylor [4] 14/2 14/4 14/10 20/25         teacher [1] 30/14         tearing [1] 17/11         Tech [2] 21/21 21/25		taking [4] 4/13 34/13 61/5 64/11	
station [2] 41/21 41/22         status [1] 54/8         stay [1] 38/25         steel [7] 22/4 22/5 27/1 39/22 39/23         40/1 61/23         still [6] 3/24 17/15 24/25 38/15 49/13         54/13       talking [1] 39/15        talking [1] 39/15        talking [1] 39/15           talking [1] 39/15       talking [1] 39/16       talking [1] 39/17       talking [1] 35/2       Taylor [4] 14/2 14/4 14/10 20/25       teacher [1] 30/14       tearing [1] 17/11       Tech [2] 21/21 21/25			
status [1] 54/8         status [1] 54/8         stay [1] 38/25         steel [7] 22/4 22/5 27/1 39/22 39/23         40/1 61/23         still [6] 3/24 17/15 24/25 38/15 49/13         54/13       tax [6] 3/24 4/8 4/9 50/16 54/6 62/7       think [9] 18/18 24/14 27/21 33/10 39        steel [7] 22/4 22/5 27/1 39/22 39/23         40/1 61/23         still [6] 3/24 17/15 24/25 38/15 49/13         54/13			
stay [1] 38/25         steel [7] 22/4 22/5 27/1 39/22 39/23         40/1 61/23         still [6] 3/24 17/15 24/25 38/15 49/13         54/13             taxes [1] 35/2         39/13 39/21 50/20 61/6         taxes [1] 35/2         Taylor [4] 14/2 14/4 14/10 20/25         teacher [1] 30/14         tearing [1] 17/11         Tech [2] 21/21 21/25			
steel [7]       22/4       22/5       27/1       39/22       39/21       50/20       61/6         40/1       61/23       Taylor [4]       14/2       14/4       14/10       20/25       thinking [1]       13/8         still [6]       3/24       17/15       24/25       38/15       49/13       teacher [1]       30/14       third [2]       10/18       53/22         54/13       Tech [2]       21/21       21/25       Thomson [1]       61/14			
40/1 61/23       Taylor [4]       14/2 14/4 14/10 20/25       thinking [1]       13/8         still [6]       3/24 17/15 24/25 38/15 49/13       teacher [1]       30/14       third [2]       10/18 53/22         54/13       Tech [2]       21/21 21/25       Thomson [1]       61/14			
still [6] 3/24 17/15 24/25 38/15 49/13       teacher [1] 30/14       third [2] 10/18 53/22         54/13       tearing [1] 17/11       this [88]         Tech [2] 21/21 21/25       Thomson [1] 61/14			
54/13 Tech [2] 21/21 21/25 Thomson [1] 61/14			
54/13 Tech [2] 21/21 21/25 Thomson [1] 61/14		tearing [1] 17/11	
Stockholders [3] 2/// 4//13 55/25		Tech [2] 21/21 21/25	
	stocknolaers [3] 2/// 47/13 55/25		

Т	unreliable [1] 15/3	47/11 49/2 61/15 61/18 64/2
	untenable [1] 3/16	wash [1] 26/18
those [15] 6/17 15/14 15/19 15/24	until [2] 28/5 64/25	water [10] 13/12 13/13 13/13 23/3
16/23 19/3 26/20 29/19 39/8 42/19 47/13 52/12 52/22 54/11 54/25	up [33] 2/4 3/15 10/20 11/3 13/13 18/1	26/12 26/13 30/6 33/23 35/2 61/19
47/13 53/12 53/23 54/11 54/25 though [1] 39/9	18/15 19/3 19/11 20/5 27/3 28/1 33/17	way [8] 15/5 24/12 26/23 30/19 35/23
thought [1] 40/1	33/19 34/7 34/7 35/1 35/1 35/1 35/2	35/25 47/12 64/8
three [4] 15/15 15/19 22/9 22/10	35/3 35/5 36/1 39/7 49/5 49/9 49/15	ways [1] 22/13
through [4] 3/15 17/2 25/12 42/14	50/13 50/17 54/10 54/13 61/6 62/1	we [70]
throughout [1] 17/10	upon [1] 61/12	we'll [3] 1/4 52/6 64/19
throw [1] 34/19	upset [1] 33/3	we're [9] 14/23 27/8 34/8 50/25 57/5
throwing [1] 33/8	urge [1] 55/23	57/10 57/13 59/6 64/18
tightly [1] 13/6	us [12] 3/11 3/16 4/13 33/4 33/19	we've [3] 6/24 8/24 55/6
time [25] 1/2 4/12 4/13 8/24 13/3 17/4	33/20 34/25 35/6 44/21 50/13 51/4	wealth [1] 61/10
18/22 18/25 20/1 21/23 22/10 22/19	58/25	wear [1] 25/7
26/1 28/6 28/9 30/4 30/5 34/19 41/21	use [3] 6/8 17/17 32/12	website [1] 49/2
46/24 51/5 51/12 52/5 58/24 61/6	used [2] 34/12 52/5	Wednesday [1] 6/17
times [3] 19/1 49/11 60/22	users [1] 47/14	week [2] 19/15 19/16
tire [1] 36/5	using [1] 3/6	Welcome [1] 47/1
today [2] 20/1 49/13	usual [1] 63/25	welfare [1] 61/9
today's [1] 20/2	utilities [7] 16/11 19/2 25/21 35/6	well [15] 3/22 12/16 14/16 16/8 16/21
told [2] 18/25 19/6	35/10 35/13 35/14	18/11 25/1 25/19 26/19 29/16 30/15
tonight [5] 1/18 6/23 12/16 41/25	utility [13] 2/9 21/18 21/19 22/6 24/19	35/12 38/13 47/7 60/21
44/22	24/19 29/24 31/4 41/24 54/20 54/24	went [5] 19/6 33/17 35/3 35/4 36/5
too [10] 10/22 33/5 33/10 33/12 34/2	55/10 55/15	were [7] 16/18 16/20 17/22 18/25 19/2
35/21 36/11 38/16 39/1 40/2	V	19/6 57/7 wost [1] 54/1
top [1] 34/24	V-a-s-i-I [1] 21/14	west [1] 54/1 what [12] 2/24 16/12 19/24 34/14 38/9
Torres [3] 8/2 8/4 9/25	vacant [1] 38/17	39/9 48/20 49/5 50/4 50/5 50/7 50/21
toxic [2] 26/18 54/1	vague [2] 18/15 20/10	what's [6] 16/18 17/9 18/7 19/3 26/11
toxicities [1] 26/12	validate [1] 22/15	49/12
toxins [2] 26/19 55/6	Vasil [4] 21/2 21/4 21/16 23/25	whatever [2] 35/12 38/13
track [1] 40/5	verify [1] 2/23	whatsoever [1] 36/11
Tracy [3] 12/2 12/4 13/25	very [48] 1/23 2/1 3/9 3/19 9/4 9/5	when [22] 2/19 3/10 3/21 5/19 10/19
trade [1] 51/10	10/15 11/7 13/6 13/21 14/14 14/23	11/4 12/22 17/25 19/6 22/20 25/18
Tradewinds [2] 58/12 58/24	17/7 20/16 21/20 25/11 26/2 27/19	26/16 33/2 33/18 34/2 34/15 35/15
training [1] 59/1	28/9 28/9 29/22 30/15 31/7 32/25 33/2	51/5 52/18 53/12 54/7 54/17
transfer [1] 61/10	33/12 33/18 34/3 34/5 34/6 36/15	where [14] 2/11 6/20 15/13 15/16
transition [2] 63/24 64/13	37/23 41/16 43/8 44/23 45/7 46/20	15/22 16/2 16/6 17/20 28/1 33/6 34/16
transmission [1] 33/7	47/16 47/17 51/12 51/13 53/14 53/14	38/12 39/2 59/4
transparency [2] 22/18 50/4	56/4 59/9 60/15 62/18 63/14	Where's [2] 16/9 16/10
treating [1] 4/4	via [1] 61/9	whether [4] 13/11 22/23 41/23 42/14
trees [2] 39/6 39/8	vibrant [1] 23/8	which [7] 25/4 25/13 25/22 33/2 35/5
tried [1] 14/17	view [1] 58/18	42/16 50/2
TROUTMAN [6] 52/9 52/25 53/6 53/18	vision [1] 25/25	while [8] 22/3 34/24 49/25 50/10 50/25
56/6 56/25 Troutman's [1] 56/9	voice [1] 47/2	51/4 58/15 58/16
true [4] 15/8 20/11 22/14 58/23	vote [1] 31/5	who [21] 2/3 6/15 6/17 23/2 27/8 30/3
Trump [1] 19/21	vulnerable [1] 55/22	30/4 30/8 42/19 47/13 49/9 49/10
try [1] 25/8	W	50/10 54/19 54/25 55/9 57/7 57/17
trying [1] 36/10		57/18 62/4 62/15
turn [9] 13/15 32/18 32/24 33/23 35/18	W-a-c-h-a-l-a [1] 29/14	who's [2] 17/5 60/18
54/19 54/19 54/22 55/25	W-o-r-o-n-e-c-k-i-Ellis [1] 63/13	who've [1] 35/14
turned [3] 35/13 35/14 38/20	Wabash [1] 5/19	whole [1] 27/24
turnip [1] 36/13	Wachala [4] 29/2 29/4 29/14 31/25	whose [1] 34/23
two [6] 3/22 3/23 3/24 15/22 15/25	walk [4] 14/17 38/24 40/4 40/5	why [5] 18/11 19/10 22/1 50/17 61/22
22/9	wall [2] 34/7 35/4	wide [1] 27/2
	want [31] 4/12 8/17 8/18 10/19 13/7	wife [1] 12/23
U	19/12 21/18 24/13 26/21 26/22 26/22	will [27] 3/17 3/24 11/2 18/3 18/16
U.S [5] 22/4 39/22 39/23 40/1 61/23	32/10 34/15 34/16 34/17 35/9 35/23	22/5 22/19 22/20 25/15 30/2 30/3 30/8
unemployed [2] 22/10 63/18	35/24 36/12 41/18 41/18 41/24 42/2	30/13 32/24 44/5 45/4 46/4 46/5 47/9
unfair [3] 22/7 35/23 55/7	43/5 51/2 57/10 57/12 64/8 64/10	47/10 51/10 52/6 53/13 55/7 56/8
unit [1] 22/24	64/12 64/13 wapted [5] 9/2 27/17 22/1 28/5 29/10	57/17 61/25
Unitarian [1] 13/2	wanted [5] 9/3 27/17 33/1 38/5 39/10	wind [16] 15/4 15/17 15/18 15/21 16/1
United [1] 30/19	wanting [1] 4/1 wants [3] 58/15 60/20 61/1	16/1 16/16 16/19 16/23 17/6 17/6
unjust [3] 2/13 22/7 55/7	wants [3] 58/15 60/20 61/1	17/16 18/23 18/24 19/7 47/10
unlike [1] 26/11	was [22] 2/23 2/24 12/21 12/22 16/14 17/19 18/22 30/6 30/6 30/14 32/11	winter [3] 25/4 25/14 30/10
unlikely [1] 17/14	33/16 35/14 36/4 39/10 40/1 45/1	wires [1] 39/7
unreasonable [1] 51/4	50/10 50/14 50/4 53/10 40/1 45/1	Wisconsin [2] 15/24 15/24

Zygas [5] 46/7 46/9 46/21 46/22 47/25	
1	
1	
1	
1	
	1
i	
, , , , , , , , , , , , , , , , , , ,	
, f	
I	
I	
,	
	Zygas [5] 46/7 46/9 46/21 46/22 47/25

# **ATTACHMENT KLO-10**

## STATE OF INDIANA

#### INDIANA UTILITY REGULATORY COMMISSION

PETITION OF NORTHERN INDIANA PUBLIC ) SERVICE COMPANY LLC PURSUANT TO ) INDIANA CODE SECTIONS 8-1-2-42.7, ) 8-1-2-61, AND INDIANA CODE 8-1-2.5-6 ) FOR (1) AUTHORITY TO MODIFY ITS RATES ) AND CHARGES FOR ELECTRIC UTILITY ) CAUSE NO. SERVICE THROUGH A PHASE IN OF RATES; ) 45159 (2) APPROVAL OF NEW SCHEDULES OF RATES ) AND CHARGES, GENERAL RULES AND ) REGULATIONS, AND RIDERS; (3) APPROVAL ) OF REVISED COMMON AND ELECTRIC ) DEPRECIATION RATES APPLICABLE TO ITS ) ELECTRIC PLANT IN SERVICE; (4) APPROVAL ) OF NECESSARY AND APPROPRIATE ACCOUNTING ) RELIEF, AND (5) APPROVAL OF A NEW ) SERVICE STRUCTURE FOR INDUSTRIAL RATES )

## TRANSCRIPT OF FIELD HEARING

Field Hearing continued to be heard, to adjournment, on March 11, 2019 at 9:05 P.M. (Local Time) at the Hammond High School Auditorium, 5926 Calumet Avenue, Hammond, Indiana before Chairman James F. Huston, Commissioner Sarah E. Freeman, Commissioner Stefanie Krevda, Commissioner David E. Ziegner and Administrative Law Judge Brad J. Pope (Presiding)

Reporter: Lynda A. Ruble Pages: FH-C-1 to FH-C-51

#### INDEX OF WITNESSES

### FOR THE PUBLIC:

\*\*\*\*\*

\*\*\*\*

1 Hammond, Indiana March 11, 2019 9:05 P.M. (Local Time) 2 3 4 THE COURT: Let's go back on the record. 5 MR. REED: Thank you very much, Your Honor. The Public calls its next witness 6 7 Ms. Rachel Wilbourn. 8 9 RACHEL WILBOURN, a witness appearing on behalf of the 10 Public, having been first duly sworn, testified as follows: 11 12 13 DIRECT EXAMINATION, 14 QUESTIONS BY MR. REED: 15 A Good evening. 16 Q Good evening, ma'am. 17 Could you, please, spell your last name for the 18 record? 19 A W-i-l-b-o-u-r-n. 20 O Thank you very much, ma'am. 21 Please go ahead. 22 A Okay. Basically I'm coming today as a concerned 23 resident, parent, former teacher, and a person that I would 24 like to say trying to live a Christian life. 25 I come to oppose the 12 percent over the low FH-C- 1

1 income and the poor. I understand, especially as being a 2 person that has worked and a person that is still paying 3 bills and knowing -- having a house, you know, you have to 4 make up rates and things, and so I know changes have to 5 occur, and they have to be paid for, but everyone would 6 benefit -- whatever you do, if you decide to put in other 7 plants, get rid of coal plants, however you choose to do 8 it, the big businesses are going to benefit from it, the 9 well-off is going to benefit from it, as well as the poor, 10 as well as the close to no income and low income.

11 So I think it would be fair to say that if you're 12 going to do a 12 percent, it would be -- it should be 13 spread across the board. It would be no such a thing as a 14 12 percent highest to anybody if everybody was made to pay 15 their fair share. Everybody pay their fair share, then, it 16 will work, but if you expect -- and I set back because I 17 can relate to being broke completely. I can relate to 18 working.

When I was working as a substitute teacher, I When I was working as a substitute teacher, I Now, I don't know how that would make you feel, but that didn't make me feel too good because it was me with children in the house working, teaching my children, other people's children, and the still have to go to the welfare department to get medical help.

1 So, see, this is not good. This is not good how 2 we are allowing the rich and well-off to get all these 3 benefits and how we are constantly tagging the low income 4 and trying to squeeze, like the lady said, every drop of 5 blood you can get from them, and what I believe is that it 6 is going to wind up if you decide to do this 12 percent on 7 the lower income people, no income, the next to no income 8 people, you're pretty much not going to get it because they 9 don't have it to give it to you.

10 So what you're going to do is you're going to 11 send out more bills and more people are going to have 12 disconnect notices, and you're going to have more people 13 and more debt to you so you don't benefit and we don't 14 benefit.

So I set back and I say, hmm, now what would be one thing they could do? One thing -- this is a little ridea that came from little old me -- was maybe they could scome up with something like an early bird discount. Maybe network thinking about how to take and penalize and penalize, let's think about how we can provide an incentive to everybody to maybe help them want to maybe come up with to everybody to maybe help them want to maybe come up with the money, and like I said, the poor people don't have it. So when I say people coming up with the money, I'm talking about the people that do have it like the big businesses and whatever, but you can put this across the board.

1 Again, my idea was an early bird discount.

Now, you know how you have on the bill if you're late, you're going to get charged a late fee? So why not have on the bill an early bird discount where if the people pay their bill before their due date, even if it's just one day, even if they send it by mail and it just gets there before the due date, give them a percentage off for it, maybe give them 10 percent off for it.

9 Because, see, one thing about it, the poor person 10 is going to say: Well, you know what? They done went up. 11 I ain't got it. So what, I'll just owe them more. If you 12 say -- And if you say to the people that has money: Oh, 13 oh, I can actually get something off for paying this early. 14 Oh, I'm going to hurry up and make sure they have their 15 money, and so then you're going to have your money early; 16 okay, and then the poor man is going to say: Well, you 17 know what? I can sure stand to have some money off my 18 bill, so maybe I ought to go ahead and try to get my money 19 together or borrow my money because a lot of times they 20 really don't have any money to get together because they're 21 living from check to check or half a check to half a check 22 in the first place, and so they're going to say: Well, let 23 me maybe beg and borrow and beg the church and beg -- and 24 get whatever money I can together to pay this bill ahead of 25 time; okay? So this is my little thought or idea I had on FH-C- 4

1 it.

I have some education, and I would be willing to even try to help set something up with this company. I have a computer information systems background. I have an administration background. I just went into substitute teaching because I have small children, and I was trying to accommodate them without doing any babysitting, and so I would be willing to help bring this about, do the time, help bring it about, because I really want to see me and other people get a break for once.

I don't mind -- I don't care -- Like I said, this l2 should go out to everybody because, see, me myself, I feel l3 like it would be fair. If you do it for this, if you do it for them, do it for them. If you do it for the rich, do it for the poor. If you do it for the lower or the small business, do it for the big -- do it for everybody, and then it could maybe be a win-win situation instead of people that is poor constantly getting poorer, and like I said, all you're going to get -- you're not going to get to the l2 percent because they don't have it to give it to you. All you're going to get is more debt, more notices, basically you get nowhere. So maybe if you will maybe consider my early bird discount, I would appreciate it.

24 Thank you for your time. Thank you for bringing25 me up now. I appreciate it.

1	Q	Thank	you	very	much,	ma '	am.		
2									
3									
4									
5									
6									
7									
8									
9									
10									
11									
12									
13									
14									
15									
16									
17									
18									
19									
20									
21									
22									
23									
24									
25			(1	VITNES	S RACI	HEL	WILBOURN	EXCUSED)	

MR. REED: Your Honor, the Public calls as its next 1 2 witness Ms. Kendra Johnson. 3 4 KENDRA S. JOHNSON, a witness appearing on behalf of the 5 Public, having been first duly sworn, 6 testified as follows: 7 8 DIRECT EXAMINATION, 9 OUESTIONS BY MR. REED: 10 O Good evening, ma'am. 11 A Good evening. 12 O Can you spell your last name for me, please? 13 A My name is Kendra S. Johnson, J-o-h-n-s-o-n. 14 O Thank you very much, ma'am. 15 Please go ahead. 16 A First of all, I'd like to thank you all for 17 rescheduling this hearing after the weather made it almost 18 impossible to come in January. I heard someone say Merry 19 Christmas. Well, even though it's getting close to 20 St. Patrick's Day, reading what NIPSCO wants to do is 21 making us look like April fools. If a person makes \$7.25 an hour and they work six 22 23 hours a day, that comes out to \$44.50 [verbatim]. If you 24 multiply that times five days a week, that comes to 25 \$222.50. If you multiply that times four weeks in a month, FH-C- 7

1 that comes out to \$890. That's barely enough to pay the 2 rent, let alone NIPSCO, let alone medical, let alone food, 3 and definitely not enough to budget child care.

I don't know if you all are aware, but in public housing, those individuals that have to pay utilities, if their utilities get cut off and they're unable to have them put back on within 30 days, their lease is terminated. If their lease becomes terminated, now all of a sudden they don't have a place to live, and that makes them susceptible to DCFS coming and taking their children. Is this the type of environment, is this the type of community, is this the the

13 I understand this is a capitalistic country, and 14 goodness knows, I've had too many people capitalize on me.

Let me tell you three stories real quick. No. 1, in 1988, I moved out of an apartment. I went down to the NIPSCO office. I told them to cut off the utilities because I had moved. When I got ready to move into my next place, I was told I had to pay \$120. I asked them: Why? I told you to cut the utilities off. They told me when they went to the apartment, somebody else was living there. I asked them: Did you ask for I.D., because it wasn't me, and I did not give anyone permission to use utilities in my there. They didn't. That's a price I had to pay.

25 My teenage daughter when she got ready to move FH-C- 8

1 into a place of her own went to NIPSCO and was told that 2 she had to pay a bill. She said: Why? Turned out that 3 someone took her social security number and opened a NIPSCO 4 account in her name, and mind you, at the time, she was 5 15-years old, and it was not her, but that was a bill she 6 had to pay once she got grown.

7 Last, but not least, in 2002, my mother who was 8 trying her best to be able to afford her NIPSCO bill kept 9 her air conditioning on the lowest setting and ended up 10 having a heatstroke with my four boys in the house. I got 11 a call that my mother did not make it, and if it hadn't 12 been for my 8-year old son being in that house, I probably 13 would have lost my three boys. All because she couldn't 14 afford to pay the NIPSCO bill, and she was on a budget 15 plan. That was 2002.

16 Now the residents in this area are being asked to 17 pay another hike. What about our seniors? What about our 18 low income? Do you -- But the industries are being able to 19 get -- to receive a reduction?

20 So let me ask you a question: These agencies and 21 these industries that's going to get the reduction, are 22 they going to give their workers raises so that they'll be 23 able to pay the NIPSCO bill that's going to be hiked up on 24 them? I don't think so.

25 Earlier, I talked to one of the communication FH-C- 9

1 persons from NIPSCO, and I told him I heard about the 2 NIPSCO app, but I kind of reminded him that not every 3 senior citizen is tech savvy, and it would behoove him to 4 go out into the community and let the seniors and other 5 individuals know what kind of programs are available to 6 assist them.

7 There was a time that they used to have the Gift 8 of Warmth program, and I would see them selling hot dogs 9 and chips and pop, and even though I didn't have much 10 money, I made sure I purchased something because every 11 little bit helps, and who knows, I might have been the one 12 that needed that Gift of Warmth program. I don't see that 13 any longer. When they do provide energy assistance, do 14 they get a tax cut?

I just recently read that U.S. Steel was I receiving a huge amount of money, but the industries are going to get a reduction. I know life isn't fair, but like I I've heard so many people say here this evening, you can't get blood out of a turnip, and what goes around comes around, and I would hate to see any of those individuals now end up having what they're putting the poor through happen to them.

The Bible says that the poor have the ear of God, and as I said, what goes around comes around; so I would suggest that they raise that reduction and lower the FH-C-10

1	incre	ease	that	they w	ant	to p	put	on	the	people	because	the
2	only	way	it wo	orks is	; if	we a	all	wor	k to	gether	•	
3			Thar	nk you.								
4	Q	Thar	ık yoı	ı very	mucl	h, ma	a'ar	n.				
5												
6												
7												
8												
9												
10												
11												
12												
13												
14												
15												
16												
17												
18												
19												
20												
21												
22												
23												
24												
25			(1	WITNESS	KE1	NDRA	s.	JOH	INSON	I EXCUS	ED)	

MR. REED: Your Honor, the Public calls its next 1 2 witness Mr. David Woronecki-Ellis. 3 4 DAVID WORONECKI-ELLIS, a witness appearing on behalf of the 5 Public, having been first duly б sworn, testified as follows: 7 8 DIRECT EXAMINATION, 9 QUESTIONS BY MR. REED: 10 Q Good evening, sir. 11 A Good evening. 12 Q Can you also help me out and spell your last name for 13 the record? 14 A Absolutely. 15 It is W-o-r-o-n-e-c-k-i-E-l-l-i-s. 16 O Thank you very much, sir. 17 Please go ahead. 18 A All right. Thank you very much for hosting the 19 meeting and attending tonight. I appreciate you coming out 20 here. I just basically had a couple things to cover 21 22 really quickly. The first thing is I guess I'm fortunate 23 enough to be in a position to be able to afford a slightly 24 higher bill as regards the accelerated depreciation portion 25 of the rate increase.

1 I've spoken with some other people as well, and 2 they believe that -- they're happy to pay a little more 3 when it comes to this specific charge that will be coming 4 up on our bill because of this rate increase because we 5 firmly believe that retiring the coal-fired power plants is 6 critically important to avert the worst possible cases of 7 climate change coming in the future. So we understand and 8 are able to do it; so many of us are willing to do that 9 portion of it.

10 The rest of the rate increase, though, I do not 11 agree with. I would like to focus on the rate for the 12 industrial customers. It seems like BP, ArcelorMittal, 13 U.S. Steel, NLMK steel, and Praxair are five of the large 14 industrial customers that are on NIPSCO's system, and all 15 five of them have been showing profitability recently 16 especially.

I checked on-line just today, and Praxair in 2017 Is was considered the most profitable industrial gas company. 19 We've seen in the news that U.S. Steel and BP both were 20 profitable as well, and ArcelorMittal is doing just fine. 21 I find it very upsetting that they would expect the rest of 22 us ratepayers in their territory to foot the bill while 23 they're reaping these rewards.

24 We already make a tremendous sacrifice living in 25 this area. Many of us -- My father was a steelworker; my FH-C-13

1 grandfather was a steelworker as well, both at U.S. Steel, 2 and they understood it was a trade-off to be steelworkers 3 and get decent money to have decent lives for their 4 families. They were thinking about future generations like 5 their own children and their grandchildren later, and I'm 6 sure steelworkers and the rest of the union folks and 7 everybody else in this area greatly benefits from this 8 industry being here, but we do realize it's a sacrifice.

9 We sacrificed some of our land, our beautiful 10 lakefront. We sacrificed time like when my dad couldn't 11 come to a Little League game when I was a kid or they 12 sacrificed their health where they had shortened 13 retirements often, although not always, thankfully.

So I don't understand how these large, profitable to these industries and us once again. We are tied to these industries and their success, but they rely on us and our communities as well to provide the workers and to and our communities as well to provide the workers and to to have all the support for those workers who go in and do that dirty business on a daily basis for their entire careers often.

21 So I'm seriously disappointed that industrial 22 customers in NIPSCO's service territory would attempt to 23 strong-arm NIPSCO as it appears; although, I couldn't say 24 for certain because I haven't been at the table during 25 these discussions.

I would like to say that I've checked each of those five corporations that I've previously mentioned who also provide sustainability reports where they do the accounting not just for their economic benefits of their company which would be reflected on their quarterly financial reports but they also look at their environmental and social impacts in the community, and they report out on them. NIPSCO also does it. They try to keep data to show where they stand when it comes to not just the economics but the environmental and social initiatives and work to it improve it on a regular basis.

Now, I didn't see anything like this mentioned in Now, I didn't see anything like this mentioned in those reports where they would be willing to pay a lower that rate so that the rest of us would have to pay a higher that the rest of us would have to pay a higher the rest of the very nature of sustainability and the reporting thereof; so I would just the to add that to the record as well.

18 Thank you very much.

19 Q Thank you very much, sir.

20

21

- 22
- 23

24 25

(WITNESS DAVID WORONECKI-ELLIS EXCUSED)

MR. REED: Your Honor, the Public calls its next 1 2 witness Teddiam Jackson. 3 4 TEDDIAM JACKSON, a witness appearing on behalf of the 5 Public, having been first duly sworn, б testified as follows: 7 8 DIRECT EXAMINATION, 9 OUESTIONS BY MR. REED: 10 O Good evening, sir. 11 A Good evening. 12 Q Can you spell your last name for me? 13 A Yes, sir. 14 It is J-a-c-k-s-o-n. 15 Q And maybe you can help me out because I was having a 16 little bit of trouble reading it, could you also spell your 17 first name for me? 18 A Yes, sir. 19 T-e-d-d-i-a-m. 20 O Very good. Thank you very much, sir. Please go ahead. 21 22 A Thanks for having me. Good evening to everyone in 23 attendance. I am here today representing myself as a 24 resident, as a small business owner, and as a collection of 25 the Downtown Hobart Business Coalition and the Hobart FH-C-16

1 Chamber of Commerce of which I am a serving Board member.

In recent years, the costs of primary sources for energy generation have either plateaued or decreased. In any other industry, this would mean a reduction in the cost of the finished product. NIPSCO is an exception to this rule.

7 Not only is this rate hike proposal unfair but 8 also appears grossly miscalculated as the parties, not just 9 NIPSCO, which would benefit from this rate hike the most 10 have just experienced record profits in the just concluded 11 fiscal year and are projecting even greater numbers year 12 over year at the end of the current fiscal year at the 13 current rates. This is compounded by additional savings 14 experienced from recent tax breaks.

On the contrary, many northwest Indiana citizens, of which Hobart is no exception, are going through a rebirth stage. This, therefore, means that the average business is less than three-years old. In our Hobart downtown, the average age of six out of every ten business is just two-years old. This means we are going through the first five years, the make-or-break years. There are other conomic zones which are even much younger.

23 How could such a move affect such concentrated 24 and fragile economic pockets? Has there been a study on 25 the ratio of actual customers to monthly shut-off notices, FH-C-17

1 and if so, what percentage of those result in actual 2 shut-offs?

Additionally, it would be fair for us to say that A the actual shut-off rate will only increase with such a drastic and unwarranted rate hike, and since the average consumer cannot increase their resources as NIPSCO is proposing, how many additional families and/or businesses will we be okay with classifying as collateral damage?

9 Hypothetically, if this rate hike were granted, 10 could it put small businesses and by extension families in 11 jeopardy? On the other hand, if it weren't granted, would 12 it put NIPSCO and other beneficiaries in financial 13 jeopardy, keeping in mind NIPSCO and other proposed 14 beneficiaries just experienced a record profit year 15 utilizing the current rates?

16 Thanks for your time, and I hope you take this 17 under strong consideration.

18 Thank you.

19 Q Thank you very much, sir.

20

21

22

23

24

25 (WITNESS TEDDIAM JACKSON EXCUSED)

MR. REED: Your Honor, the Public calls its next 1 2 witness Mr. Michael Pennanen or Pennanen? 3 Have I got that right, sir? 4 WITNESS MICHAEL PENNANEN: The second time. 5 MR. REED: Very good. 6 Thank you, sir. 7 8 MICHAEL PENNANEN, a witness appearing on behalf of the Public, having been first duly sworn, 9 10 testified as follows: 11 12 DIRECT EXAMINATION, 13 QUESTIONS BY MR. REED: 14 Q Good evening, sir. 15 A Good evening. 16 O Can I have you, please, spell your last name for the 17 Court Reporter? 18 A P as in Peter, e-n-n-a-n-e-n; all Ns as in Nancy. 19 Q Thank you very much, sir. 20 Please qo ahead. 21 A Thank you for giving me the opportunity to share my 22 concerns with you. Thank you for taking the time to hear 23 all of us as we have a great deal to share with you. 24 I am a Pastor of a congregation in Hammond, and 25 like others who have spoken before me here this evening, I FH-C-19

1 have what's called a discretionary fund, a Pastor's 2 discretionary fund, to help people out, and I'd like to 3 take a few moments to share my experience of the extent of 4 need in Hammond and around us for people particularly as 5 they struggle with their NIPSCO bills.

6 I collaborate with another agency that screens 7 these people first, and the reason I mention that is 8 because this is a way of ensuring that the same people 9 don't keep coming back for help. So as I share some 10 numbers here, these -- in my four years of experience as a 11 Pastor, they reflect very few repeat customers, so to 12 speak, but continually new people coming for help.

Generally when people call me for assistance, Generally when people call me for assistance, their bills with NIPSCO are between say \$200 and \$400, sometimes more than that, and just to give you a little illustration of my experience with them, in 2017, I helped ration of my experience with them, in 2017, I helped ration of \$2,300 given in assistance to them, but during many of those months, I was turning people away because I was running out of funds; I was running out of the monthly allotment I had set aside for them.

21 So when 2018 approached, I asked my church 22 leadership if they could give me a larger allowance to help 23 people, and I found that I was still running out of funds 24 in those first months of 2018 until I came to them and 25 asked if we could enlarge the allowance still more, and FH-C-20

1 finally with a generous allowance at some sacrifice to the 2 congregation, I could finally begin meeting the needs of 3 people who were coming to me.

So it turned out that in 2018, I gave \$4,600 to 5 at least 150 people, and most of them were from Hammond, 6 but indeed, there were still some from Highland, Griffith, 7 Dyer, and Munster. Other churches were giving even more 8 than I was able to, but it was enough to give me a sense of 9 how much need there is in the area.

10 I've just been giving numbers, but, of course, as 11 you well know, there are faces behind those numbers, and as 12 I was being called on the phone, for me they were voices, 13 and I was hearing about families with children; I was 14 hearing about people who were disabled and could not work, 15 hearing about people who were elderly and perhaps not able 16 to work any more or at least, as has been mentioned 17 tonight, often on a fixed income.

I do appreciate the programs that NIPSCO has to 19 assist people in need, but I would think that it would be 20 better still if we could address the problem at the front 21 end; that is, the amount that's charged to people for their 22 utilities. There are a lot of people already struggling 23 here, and no one wants to see still more hardship in this 24 region in which we live.

25 Thank you, and may you have God's guidance on the FH-C-21

MR. REED: Your Honor, the Public calls its next 1 2 witness Mr. Ron Matlock. 3 4 RON MATLOCK, a witness appearing on behalf of the Public, 5 having been first duly sworn, testified as б follows: 7 8 DIRECT EXAMINATION, 9 OUESTIONS BY MR. REED: 10 O Good evening, sir. 11 A Good evening. 12 Q Can I have you spell your last name for me, please? 13 A M-a-t-l-o-c-k --14 O Thank you very much. 15 A -- as on television. 16 O Please go right ahead. 17 A First of all, as was indicated, my name is 18 Ron Matlock. I am a Precinct Committeeman in the City of 19 Gary for the last 20 years. I'm also a former Calumet 20 Township Trustee Board Member. I served two terms and was 21 Chairman of that Board. 22 I'm also a landlord. I rent four units --23 households which pay rent, and as a former Member of the 24 Township Board, the last term -- the last year I was on 25 that Board, we spent \$1 million representing the people who FH-C-23

1 could not afford to pay their utilities. So we struggle -2 we struggle with that effort of paying NIPSCO over a
3 million dollars which should have gone toward helping the
4 indigent; that did not happen.

5 A portion -- As a landowner, I witnessed one of 6 my tenant's utilities were cut off. She has five children, 7 and this was supposed to have been in a situation where a 8 moratorium was -- I guess October to February or March, 9 there should have been a moratorium. I was called by the 10 tenant next door indicating, are you aware that there is 11 five kids and a little one coming next door say they don't 12 have heat? Well, they had to get that back on. So what I 13 did, I went in my pocket and say, here, pay your NIPSCO 14 bill because not only for your children are endangered, my 15 utilities -- those utilities being off, pipes could be 16 bursting. I can't have it. Sometimes if I have a vacancy, 17 I keep utilities on. So it caused a hardship for those 18 kinds of people.

I just think not only -- not only in a church --20 as a church member -- I'm a member of Christ United 21 Methodist Church, and we have a very small church, and 22 right now, I think my pastor said there was like \$1,800 to 23 \$2,000 this last month, and he said we might have to close 24 the doors -- this is a non-profit organization -- we might 25 have to close the doors because basically we got maybe FH-C- 24

1 50 members, and you might say that half of those people are 2 senior citizens on fixed income.

3 Unemployment and under-employment in our 4 community is extremely high. People are moving out because 5 they simply cannot pay their utilities. You know, 6 something is wrong with that picture, and I said to them, 7 my tenants: Why would you -- I was talking to a 8 representative of NIPSCO, and he said: Why didn't -- Why 9 didn't you call us? Well, I shouldn't have to call you. 10 When you seen those five little kids in a house with no 11 heat, I shouldn't have to call you. You should have told 12 the people don't turn that power off.

13 So I'm just simply saying: I ask this Commission 14 to say to NIPSCO no rate hike, and to add insult to injury, 15 when you say we're going to give U.S. Steel, ArcelorMittal, 16 and some of the rest of the big corporations, a 19 percent 17 rate hike -- I mean a reduction, something is wrong with 18 that picture; turn that around.

19 So I just ask you all to have some compassion for 20 the people because NIPSCO -- And I must say that there are 21 other agencies that I am affiliated with which I will not 22 even call their name for fear of, you know, retaliation, 23 but it's sad, and right now, don't keep coming to us every 24 year. I understand they had a rate hike about two or three 25 years ago. I was not aware of that. So if you want -- if FH-C- 25

1 you want 12 percent, you know, just take it; get it all at 2 one time. You know, stop playing with us like that. 3 You're playing with people, and we can't afford it. 4 Some of the people -- I'm very blessed and 5 fortunate to not have a problem paying that bill. I worked 6 36 years in the industry and was involved in the Township 7 Board. We in Gary, Indiana -- Like I say, there's a lot 8 9 of abandoned structures here, and a lot of it has to do 10 with people just simply cannot pay. You know, it's heat or 11 eat, and I think they would choose eating. 12 Thank you very much. 13 Q Thank you, sir. 14 15 16 17 18 19 20 21 22 23 24 (WITNESS RON MATLOCK EXCUSED) 25

MR. REED: Your Honor, the Public calls its next 1 2 witness Mr. Carl Ploense, III. 3 Your Honor, the record should reflect that no one 4 is approaching the podium, and so we will move to our next 5 witness. 6 The Public next calls Mr. Robert Buggs, Sr. 7 8 ROBERT BUGGS, SR., a witness appearing on behalf of the 9 Public, having been first duly sworn, 10 testified as follows: 11 12 DIRECT EXAMINATION, 13 QUESTIONS BY MR. REED: 14 A Good evening, Commissioners. 15 Q Good evening, sir. 16 Could you spell your last name for me, please? 17 A B-u-g-g-s. 18 Q Thank you very much, sir. 19 Please go right ahead. 20 A Thank you very much. I'm going to be wearing three hats tonight, one 21 22 is the Gary Branch of the NAACP; my fraternity, the Kappa 23 Alpha Psi, which is an advocate for the best interest of 24 the public, and lastly, veterans, especially disabled 25 veterans and senior citizens.

Now, as for the NAACP, representing -- speaking for the residents of Gary, I'm a little bit appalled that the State of Indiana would disregard the significant amount of money that we pay for our utilities; yet, we are not represented. I know it's not you all's fault, and this is not against you all. This just shows you that you can magine how you would feel if you were standing here and everyone up there was black.

9 There are 70,000 people in Gary, and we pay a lot 10 of money in utility bills, but yet, we're not represented, 11 but that's from the State. That's what the State thinks 12 about us. Also, there's not much difference in the 13 population of Hammond and Gary. There's at least 70,000 14 people in Gary, but every time there's a hearing, we have 15 to go outside of Gary to speak, and I think -- I'm having a 16 little problem with that.

17 The other thing is it's been established tonight 18 that this rate increase is allegedly because the steel 19 mills and the big corporate partners might be considering 20 having their own power source; so NIPSCO might give them 21 the 19 percent decrease. Now, that's what I heard, but I 22 didn't hear it from the steel mills; I heard it from 23 NIPSCO, and I don't know what NIPSCO tells you all why 24 they're doing this, and then to have us, the citizens, the 25 backs of the disabled, the poor, the unemployed, to try to FH-C- 28

1 make up that gap is really, really -- it's appalling that 2 that would happen.

3 Now, I don't know -- I know -- Before -- I came 4 before Commissions in Gary many, many, many years ago, and 5 some of the Commissioners went to sleep, and by the time 6 they got back to Indianapolis, the decision was already 7 made. I don't know how you all make your decision. NIPSCO 8 is a public utility. U.S. Steel is private, for profit. I 9 don't know whether you all look for the best interest of 10 the public since it is a public utility or the private 11 corporate millionaires.

Now, I don't like to complain, but when you are Now, I don't like to complain, but when you are speaking with somebody -- You know, I'm a disabled veteran, and there are a lot of other veterans, some disabled and some not disabled, but they're senior citizens. We don't feget a cost of living increase; we don't. So every time the roost of living goes up, the income that we get which is fixed goes down. When NIPSCO goes up, we still are at that same level, and there are other utilities like our water bill, food, gas for your vehicle, and everything.

21 So I know that you all are not supposed to take 22 into consideration each household's economic status; that's 23 not what you're here for. You're supposed to regulate the 24 utilities. In this case, I think it needs regulating 25 because they are way, way out-of-bounds.

1 So I would just simply ask you all to do your job 2 with compassion. Think about those senior citizens that --3 me, for example, and other veterans that put their life on 4 the line for this country and come home and work and are on 5 a fixed income just barely trying to make it for the few 6 years that we have left on this earth, and here some giant 7 utility -- It's almost like -- like you're all in the Roman 8 Cathedral, and NIPSCO is the big lion, and we're the little 9 Christians, and you just throw us out there.

I mean, nobody speaks for us but you all, and the Il government chose that people of my color don't need to be 2 represented; although, we pay a substantial amount of 3 money, and that's wrong, but I didn't come here to talk 4 about that. I came here to talk about because of the 5 reason that NIPSCO gave you all, and that is very weak.

16 Now, they said in the newspaper that this rate 17 increase would help expedite the closing of a utility in 18 Michigan City which is scheduled to close somewhere around 19 2024 or 2028. That's not written in stone. Also, I don't 20 believe that the steel mills said that. If they're going 21 to go to their own power source, they would have done it, 22 and if NIPSCO is giving them a 19 percent decrease to keep 23 them from doing it, what assurances do we have that they're 24 not going to do it anyway, but in the meantime, if you pass 25 this, we still stuck with it. If they're going to close a FH-C-30

utility four years from now or eight years from now, look
 how much money they would have gotten from us by then.

3 You know, we don't have the corporate lawyers. 4 We don't have anything. The only thing we have is you all 5 to regulate the big guys that's making all the decisions, 6 and it's wrong; it is absolutely wrong.

7 I said I came here wearing three hats tonight. 8 The one I know that you all -- You know, I'm speaking for 9 the NAACP, and there's a lot of people that's dependent 10 on -- And another thing I want to mention is we get 11 disconnected more so in Gary as compared to I would say 12 Crown Point and some other surrounding cities. We're 13 disconnected right away. I've been a victim of it so I can 14 speak for myself. Can you imagine the money that they make 15 on the reconnection fees?

While we're talking about fees, could somebody While we're talking about fees, could somebody please tell me the difference between transportation and Network How can you not deliver something unless you How can you not deliver something unless you ransport it? There are two different fees on our bill, and nobody questions it, and so we're paying it. All these little hidden nuances, that's wrong.

22 So I would just ask you all today to think about 23 the reality of it. Like I said before, I don't mean to be 24 repetitive, you all are not up here to try to adjust and 25 make your decision based on an individual household income FH-C-31

1 or their circumstances but merely to regulate the utilities	
2 when you think they're getting a bit obsessive and out of	
3 hand, and this is a clear-cut case of that, and I would	
4 hope that you all would think about the senior citizens and	
5 think about their income and think about most importantly	
6 the ethics and how fair it is to us.	
7 Thank you very much.	
8 Q Thank you very much, sir.	
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	
25 (WITNESS ROBERT BUGGS, SR. EXCUSED)	
FH-C- 32	

```
MR. REED: Your Honor, the Public calls its next
 1
 2 witness Mr. Michael Griffin.
 3
 4 MICHAEL GRIFFIN, a witness appearing on behalf of the
 5
                    Public, having been first duly sworn,
 6
                    testified as follows:
 7
 8 DIRECT EXAMINATION,
 9
        OUESTIONS BY MR. REED:
10 Q
       Good evening, sir.
       Good evening to you, Counselor.
11 A
12
             I appreciate being invited.
13
             Did you need anything further from me with regard
14 to what I filed with you?
15 Q
        I'm sorry, sir?
16 A
        Is my name spelled properly?
17
             Do you need anything further?
18 Q
        If I could have you state and spell it for the record,
19 that would be even better.
20 A
        It would be my pleasure.
             My name is Michael Griffin, G-r-i-f-f-i-n. I am
21
22 the Clerk-Treasurer of the Town of Highland. I'm here
23 representing both that, the interest of the municipal
24 government, and particularly those eight municipal
25 governments that we sometimes call ourselves IMUG, the
                                           FH-C- 33
```

Indiana Municipal Utility Group, and I'm here representing
 the Town of Highland to speak to you tonight on this
 matter.

To begin with, Mr. Chairman, Your Honor, Judge, Members of the Commission, Commissioners, Counselor, and Staff, thank you very much. As everyone else has said, we rare deeply grateful for the work that you do on our behalf, and we're deeply grateful that you've decided to leave Indianapolis and come to a place like this to hear our concerns about this proposed rate increase.

I won't add a great deal to what we've already I filed with you. We have filed with you previously I extensive written testimony much more technically able to I speak to our general concerns. I'd like to highlight a few I of those with you tonight that I think you should give I strong consideration to, if you will.

Firstly, municipal governments. We're a little Reinstly, municipal governments. We're a little Reinstly about this element called resetting, and in Phe case of the NIPSCO request, the resetting basically would eliminate a tariff that I believe I testified in favor of two years ago before you in this very spot, and many of you might have been here, that introduced for the first time a tariff that recognized the lower cost and incentivized us to convert to LED lighting.

25 LED lighting is a great boon for us. Most of you FH-C-34

1 and your engineers know more than I can tell you, but it's
2 got incredible illumination power, and it so vastly
3 requires such a very low threshold of energy to operate.
4 It's really been a boon for many of us in local government.

5 A number of our members have already converted 6 streetlights along with NIPSCO-owned lights to use that 7 power -- that kind of light emission, and the power of 8 streetlights to do the kinds of things that improve the 9 quality of life for residents of communities is no small 10 thing, and in the evolution of municipal governments, you 11 know that the introduction of lighted streets first by gas 12 and later by electric light and now this kind of light has 13 reduced crime rates considerably because we essentially 14 took away the advantage of a profoundly dark night and made 15 the daytime and the nighttime alike simply by having that; 16 so that's an important element of the service we provide.

To allow them to eliminate this tariff in the interest of their filed interests for the rate that they've sought -- By the way, we do also associate ourselves with the recommendations of the Office of the Utility Consumer Commission -- Counselor, I beg your pardon. We appreciate very much what they're saying, and we do appreciate -- we associate ourselves with many of the recommendations that are offered in their recommendations to you.

25 We hope that when you're considering all of the FH-C-35

1 interests that have to be balanced, the statutory ones of 2 balancing the interest of the utility itself and their 3 needs as well as the ratepayer, we hope that in this 4 particular case with the LED, that you kind of have the 5 ratepayer being hit twice.

6 First, they are faced with the prospect of this 7 12 percent increase as a resident, and they also contribute 8 to the operation of their municipal government for their 9 good, their public good, and we're faced with the loss of 10 being able to have that special tariff that incentivized us 11 to try to lower our cost of operations which at one time 12 NIPSCO had stated was in their operational interest as 13 well.

I realize that that changed their basis for fixed Is costs, but in the end, it was in all of our interests to lower the amount of energy consumption, find more recological ways to do the kinds of things we need to do for a our quality of life, and, again, the utilities served -their interests were also served by that as well.

20 So, again, I just want to restate our opposition 21 to the rate increase petition that has been provided by 22 NIPSCO, its desire to have that; to reassociate ourselves 23 with the testimony that was filed on behalf of the eight 24 communities, which are Dyer, East Chicago, Griffith, 25 Highland, Munster, Schererville, Valparaiso, and Winfield, FH-C-36

1 in that technical matter before you; to also associate
2 ourselves with many of the recommendations that the Office
3 of Utility Consumer Counselor offered to you, and, again,
4 ask that you pay special attention to the impact of this
5 reset that eliminates this wonderful tariff that we asked
6 for that gave us a lower rate for those kinds of
7 streetlights that we will lose at least in the interim if
8 this is adopted as it has been requested for by NIPSCO.

9 Again, I thank you all for your time, for your 10 patience, for your attention to us given the hour. I know 11 you are on a different hour, and I know you were bid 12 traveling mercies by a provident God to bring you here. I 13 hope he grants you those again as you depart but not sooner 14 than you've heard from all of us.

15 Thank you.

16 Q Thank you, sir.

- 17
- 18
- 19
- 20
- 21
- 22
- 23
- 24

25 (WITNESS MICHAEL GRIFFIN EXCUSED)

witness M	r. Will Miller.
	· WIII MIIICI.
	Mr. Miller?
	Very good.
WILL MILL	<b>ER</b> , a witness appearing on behalf of the Public,
	having been first duly sworn, testified as
	follows:
DIRECT EX	AMINATION,
QUES	TIONS BY MR. REED:
Q Good	evening, sir.
A Good	evening.
	How are you doing?
Q I'm o	doing great.
	Can you spell your last name for me, sir?
A Yes.	
	First name Will, also Willie. Last name Miller,
M-i-l-l-e	-r.
Q Thanl	k you very much, sir.
	Please go ahead.
A Thanl	k you.
	Thank you for the time. Thank you for being here
to have a	great conversation with us.
	Just to let you know who I am, I'm an Executive
	WILL MILLS DIRECT EXA QUES: Q Good A Good Q I'm c A Yes. M-i-l-l-e- Q Thank A Thank

1 Board Member of the NAACP, and in addition to that, I'm an 2 individual that has started block clubs where I live, 3 definitely involved in the community. As you see, I'm not 4 suited because I actually coach children, and not just 5 children, but some collegiate athletes and a lot of great 6 things, a lot of great players. I've got one at Purdue 7 right now. So our region and connection with looking-8 forward thinking and getting our children where they need 9 to be is definitely on point.

I just wanted to start off by giving you all kudos because years back when I started my block club, one of the best first events we had was having one of your representatives come out and give a breakdown and understanding of how light poles are set up, how the medallions are on them, and how you can -- if the light is out, how you can give good feedback, and once we were able to do that, some lights would blink on and off, but we were able to verify what was good, what was bad, and that insight connection with the community yielded better outcomes.

21 We also started the block club because there was 22 a rash of robberies in the community. Well, guess what? 23 When you shed light on something, good things happen. We 24 were actually able to catch an individual and stop a rash 25 of robberies in our community, and that's partly because of FH-C-39

1 the connection with your representatives and knowing more 2 about the illumination in our community, and so I wanted to 3 start off with kudos there.

Now, this is also about -- it's about NIPSCO.
5 It's about you all and your relationship with the
6 community. Would you agree?

7 THE COURT: Mr. Miller, we're not allowed to 8 respond. I'm sorry.

9 WITNESS MILLER: Oh, I thought we were having --10 I thought it was a general conversation.

11 Q Sorry about that, Mr. Miller, I was writing.

12 The Commission will not -- is not allowed to 13 respond to customers' questions at this point.

14 A Okay.

15 Q This is a forum for you to bring your opinion to the 16 Commission and let them hear what you have to say, but 17 they're not in a position to be able to respond to direct 18 questions from customers at this point.

19 A Great.

20 Q It's sort of like if you were in a trial, you wouldn't 21 ask the judge a question.

So if you have more comments, please, sir,continue.

24 A I was dealing with it as great conversation, and that 25 would, you know, kind of get us in a better relationship

1 because I look at the bottom line of the numbers, and -2 I'm also a Business Professor. I teach with Oakland City
3 University. In the past, I taught at DeVry Advantage
4 Academy, and I've seen a lot of different careers start.

5 At the particular job that I work right now as a 6 Professor, it's master student/master employee, and so 7 these gentlemen that are coming back into our society 8 through the state -- it's a great program -- they end up 9 taking a test, and they actually get an opportunity if they 10 do well to have a Certificate of Readiness. It's a great 11 opportunity.

12 In addition to that, when I worked at DeVry 13 University, some of those young men and women that were 14 only in high school were receiving their Associate's Degree 15 in Network Systems Administration and in addition to that 16 Web Graphic Design.

I'm setting you guys up here because what I see Is is -- to me, I think you're better than this approach of the price hike, and you're missing some of your greatest assets and greatest approaches with these people who are going to the community and looking for the correct 22 approach.

I think the best thing that you could do right to take a step back and tap into deeper relationships in the community, relationships with NAACP, FH-C- 41

relationships with the Legislature, relationships that
 could yield better funding as a group for your actual
 changes because innovation is coming.

There are predictions where jobs are really going to decrease, and I was looking at some statistics as I was sitting back there. I didn't do a lot of research. I just knew there was a conversation that I wanted to have with you all.

9 The economy in Gary, Indiana has an unemployment 10 rate of 7.2. The U.S. average is 3.9; okay? This is basic 11 stuff you can pull up. Gary has seen the job market 12 increase by 1.2 over the last year. Hooray, that's good; 13 right? The future job growth over the next ten years is 14 predicted to be 24.1 percent which is lower than the 15 U.S. average; okay? The U.S. average is 33.5 percent.

Remember, I'm a Business Professor so I'm not going to come here and say: Oh, you should do this for my [inaudible]. No, no, that's not your bottom line. That's not how you stay in business. You stay in business by making sure you have decisions that will make money short term and long term. That's really why you're here. You're here to make money; I agree. We need you to make money so that you can actually be efficient in providing utilities as a public utility company.

25 The tax rates for Gary. The sales tax rate for FH-C-42

1 Gary is 7 percent. The U.S. average is 7.3. The income 2 tax rate for Gary is 3.2. The U.S. average is 4.6. That's 3 kind of because the median income is so terrible, and 4 that's coming down. I'm going to skip down to it. The 5 increment salaries for Gary -- and these are the people you 6 want to go up in terms of charging more -- the income of a 7 Gary resident is \$15,983 a year. The U.S. average is 8 \$28,555 a year. The median household of a Gary resident is 9 \$27,458 a year. The U.S. average is \$53,482 a year. I 10 don't think you can get blood out of a turnip.

Back years ago -- and this is just from general Research and things that I've read to strengthen my Back years background, professor, just knowledge -- I read stories about how business owners who were farmers were having problems with their crops, and how does that relate?

16 Well, crops are the output. You have to 17 continually have that bottom line. The crops were failing 18 in the South, and at certain times, some crops would not 19 produce the way they should. A perfect example: You're 20 not getting the money from the vacant housing that's in 21 Gary, and so, guess what? There needs to be more 22 production; that's true. You need to have more income; 23 that's true.

24 What happened in the South was they took a step 25 back and went deeper into that community; okay? By going FH-C-43

1 deeper, they had conversations with George Washington 2 Carver. Wow, we know him; he's the peanut guy. Hey, 3 that's funny. The bottom line was he was able to give them 4 more feedback about crop -- in relationship to crop 5 rotation. Long term, the crops were more productive -- the 6 crops were more productive as a result of the research and 7 the depth of a relationship.

8 Sometimes it is hard as a utility if you don't 9 have the correct relationships because you actually don't 10 know how well your representatives have dived into the 11 community in terms of being connected with the legislation 12 that could possibly produce various bills that relate to 13 additional training to provide you with the correct type of 14 workforce and in addition the transition for all of those 15 coal plants and other plants that need to be updated way 16 down the line when your children and your grandchildren are 17 either in these types of jobs or using the utility 18 themselves.

19 So I'm saying this not to say that we don't 20 really appreciate you all, but there is a different 21 approach that you could take, and it probably would be a 22 lot more productive, effective, efficient, and probably 23 happier in strengthening your relationship.

24 So I'm saying that we need to have deeper 25 relationships. We need to have a think tank. We need to FH-C-44

1 have the conversation through your representatives in the 2 community to not only support you in those changes but 3 craft legislation and craft a plan that uses some monies 4 that are already there such as the next generation jobs 5 that are already in place here; it's already in place.

6 In adding more to it, it could have a lot of 7 positive feedback which means that people are paying you 8 happily. Those same people -- Instead of these predictions 9 being at one number because we're isolating them and 10 looking at each community trying to make sure those people 11 have jobs, you're producing the right type of soil so the 12 crops can be more effective.

You actually get more steady income. Your You actually get more steady income. Your to ut-off notices are reduced. The paper outlay that you have to send out to families that really aren't strong in terms of technology suddenly changes because everyone wants to get an on-line bill because they don't have time because they're working. Instead of the young lady working and then running to get assistance, which nobody wants to stand in those lines after they've worked all day, now that person has another -- a new technology job instead of working a basic, low income and other low to medium income job, and you changed the atmosphere.

24 So you are a product of change and a product of 25 real positive outcomes, and your bottom line is met and is FH-C-45

1 stronger long term. That's just about it. I know I'm long winded, 3 but I think it's important to know that you've done some 4 great things. In addition to that, I think there's some 5 relationships that could help you get what you're looking 6 for and strengthen your future. Thank you. 8 Q Thank you very much, Mr. Miller. (WITNESS WILL MILLER EXCUSED)

MR. REED: Is there anyone here who has not 1 2 provided me a form who wishes to speak? 3 Your Honor, the record should reflect that -- I'm 4 sorry, sir, did I see a hand raised? If so, please come 5 down. 6 7 GARY RAPOPORT, a witness appearing on behalf of the Public, 8 having been first duly sworn, testified as follows: 9 10 11 DIRECT EXAMINATION, 12 QUESTIONS BY MR. REED: 13 0 Good evening, sir. 14 A Good evening. 15 Q Sir, I don't have any information about you. I don't 16 have an appearance form, and so I need you very slowly to 17 spell your first and last name for me, please. 18 A My name is Gary Rapoport. And can you spell Rapoport for me? 19 Q 20 A Yes. 21 R-a-p-o-p-o-r-t. 22 Q Sir, can you tell me if you are a NIPSCO customer? 23 A Yes. 24 Q Thank you very much. 25 Finally, sir, can you tell me if you were sworn FH-C-47

1 in by the Judge earlier this evening?

2 A Yes, I was.

3 Q Very good.

4 Thank you very much, sir.

5 Go ahead.

6 A I've been here since early in the evening, and I did 7 turn in the paper at the front desk when I came in, but --

8 Q I apologize, sir --

9 A It's okay.

10 Q -- that must be my mistake.

11 Please go right ahead.

12 A I'll be happy to do that.

I would like to raise the question of: Is this hike moral? I know you can't answer, but you can think bout it. I would like you to consider the morality of this raise carefully.

I am a member of Temple Israel, the social action I am a member of Temple Israel, the social action Is committee, and we have -- we feel that the community that 9 we live in is very diverse, and this is an unfair raise, 20 and it unfairly affects people. We would like -- We would 21 like to see this dealt with in a fair and equitable manner 22 where it does not harm poor people. It seems like it's 23 targeting the poorest citizens among us, and that's a very 24 dangerous thing to do, and I want you to consider the 25 impact of your decision as a moral decision carefully. FH-C-48

I thank you for coming and hearing -- I mean, you 2 all stayed late, and it wasn't an easy hearing, but you did 3 hear us, and your ears are open, and I do thank you for 4 that, and that is all I have to say. 5 Q Thank you, sir. (WITNESS GARY RAPOPORT EXCUSED)

1 MR. REED: Is there anyone else who I might have 2 missed who would like to speak tonight who has not yet been 3 called?

4 Your Honor, the record should reflect that no one 5 has indicated they still wish to speak; therefore, I have 6 one further witness Ms. Megan Lagestee. Her first name is 7 spelled M-e-g-a-n. Her last name is spelled 8 L-a-g-e-s-t-e-e. She has submitted written comments, and I 9 will include those as a portion of Public's Field Hearing 10 Exhibit No. 1 which I would now offer.

I also would ask the Commission for permission to 12 file any additional comments that my office receives before 13 the close of business on Wednesday, March 13th.

14 THE COURT: Thank you.

15 Are there any objections?

16 MS. WASHBURN: No, Your Honor.

17 MR. EARLE: No, Your Honor.

18 THE COURT: Thank you.

19 The Public's Exhibit Field Hearing 1 is admitted 20 into the record of this cause without objection.

21

22 (PUBLIC'S EXHIBIT NO. FH-1, CONSISTING OF THE
23 PUBLIC QUESTIONNAIRES AND ALL ATTACHMENTS THERETO
24 RECEIVED AT THE PUBLIC FIELD HEARING, ADMITTED
25 INTO EVIDENCE.)

1 THE COURT: Based on a conversation with the 2 other Presiding Officers, the Office of Utility Consumer 3 Counselor is permitted to file any written comments on or 4 before Wednesday. 5 MR. REED: Thank you, Your Honor. THE COURT: Thank you, everybody, for your 6 7 participation in this public Field Hearing. We know it's 8 been long, but we really appreciate your patience, and we 9 value this time together. 10 Also, thank you to Hammond High School for 11 setting up these accommodations for us. 12 This proceeding is now continued until the 13 evidentiary hearing scheduled for April 16th, 2019 in 14 Indianapolis, Indiana. 15 Let's go off the record. 16 17 18 19 20 (FIELD HEARING ADJOURNED) 21 22 (EVIDENTIARY HEARING SET TO COMMENCE ON APRIL 16, 2019 23 24 AT 9:30 A.M. (EDT) IN HEARING ROOM 222 OF THE PNC CENTER, INDIANAPOLIS, INDIANA) 25

	8	31/4 31/5 31/8 31/20 31/22 31/24 32/4
MR. REED: [1] 1/5	8-year [1] 9/12	35/25 36/15 37/9 37/14 39/10 40/5
THE COURT: [4] 1/4 40/7 50/18 51/6	9	42/8 44/14 44/20 45/20 49/2 49/4 50/23
\$	·	all's [1] 28/5
	9.05 [1] 1/2	allegedly [1] 28/18
\$1 [1] 23/25 \$1 million [1] 23/25	9:30 [1] 51/24	allotment [1] 20/20
\$1,800 [1] 24/22	Α	allow [1] 35/17
\$120 [1] 8/19	A.M [1] 51/24	allowance [3] 20/22 20/25 21/1
\$15,983 [1] 43/7	abandoned [1] 26/9	allowed [2] 40/7 40/12 allowing [1] 3/2
\$2,000 [1] 24/23	able [14] 9/8 9/18 9/23 12/23 13/8 21/8	almost [2] 7/17 30/7
\$2,300 [1] 20/17 \$200 [1] 20/14	21/15 34/13 36/10 39/16 39/18 39/24 40/17 44/3	alone [3] 8/2 8/2 8/2
\$200 [1] 20/14 \$222.50 [1] 7/25	about [35] 3/19 3/20 3/24 4/9 5/8 5/9	along [1] 35/6
\$27,458 [1] 43/9	9/17 9/17 10/1 14/4 21/13 21/14 21/15	Alpha [1] 27/23
\$28,555 [1] 43/8	25/24 28/12 30/2 30/14 30/14 31/16	already [8] 13/24 21/22 29/6 34/11
\$4,600 [1] 21/4	31/22 32/4 32/5 32/5 34/10 34/18 40/2	35/5 45/4 45/5 45/5 also [20] 12/12 15/3 15/6 15/8 16/16
\$400 [1] 20/14	40/4 40/4 40/5 40/11 43/14 44/4 46/2	17/8 23/19 23/22 28/12 30/19 35/19
\$44.50 [1] 7/23 \$53,482 [1] 43/9	47/15 48/15 absolutely [2] 12/14 31/6	36/7 36/19 37/1 38/18 39/21 40/4 41/2
\$7.25 [1] 7/22	Academy [1] 41/4	50/11 51/10
\$890 [1] 8/1	accelerated [1] 12/24	although [3] 14/13 14/23 30/12
	accommodate [1] 5/7	always [1] 14/13
1	accommodations [1] 51/11	am [8] 16/23 17/1 19/24 23/18 25/21 33/21 38/25 48/17
1.2 [1] 42/12	account [1] 9/4	among [1] 48/23
10 percent [1] 4/8 11 [1] 1/1	accounting [1] 15/4 across [2] 2/13 3/25	amount [5] 10/16 21/21 28/3 30/12
12 [2] 5/20 26/1	action [1] 48/17	36/16
12 percent [5] 1/25 2/12 2/14 3/6 36/7	actual [4] 17/25 18/1 18/4 42/2	another [4] 9/17 20/6 31/10 45/21
13th [1] 50/13	actually [7] 4/13 39/4 39/24 41/9	answer [1] 48/14
15-years [1] 9/5	42/23 44/9 45/13	any [10] 4/20 5/7 10/13 10/20 17/4 21/16 47/15 50/12 50/15 51/3
150 [1] 21/5	add [3] 15/17 25/14 34/11	anybody [1] 2/14
16 [1] 51/23	adding [1] 45/6	anyone [3] 8/23 47/1 50/1
16th [1] 51/13 19 percent [3] 25/16 28/21 30/22	addition [5] 39/1 41/12 41/15 44/14 46/4	anything [4] 15/12 31/4 33/13 33/17
1988 [1] 8/16	additional [4] 17/13 18/7 44/13 50/12	anyway [1] 30/24
2	Additionally [1] 18/3	apartment [2] 8/16 8/21
	address [1] 21/20	apologize [1]  48/8 app [1]  10/2
20 [1] 23/19	ADJOURNED [1] 51/20	appalled [1] 28/2
2002 [2] 9/7 9/15 2017 [2] 13/17 20/16	adjust [1] 31/24 administration [2] 5/5 41/15	appalling [1] 29/1
2018 [3] 20/21 20/24 21/4	admitted [2] 50/19 50/24	appearance [1] 47/16
2019 [3] 1/1 51/13 51/23	adopted [1] 37/8	appearing [10] 1/9 7/4 12/4 16/4 19/8
2024 [1] 30/19	advantage [2] 35/14 41/3	23/4 27/8 33/4 38/6 47/7
2028 [1] 30/19	advocate [1] 27/23	appears [2]  14/23 17/8 appreciate [9]  5/23 5/25 12/19 21/18
222 [1] 51/24	affect [1] 17/23	33/12 35/21 35/22 44/20 51/8
24.1 [1] 42/14	affects [1]  48/20 affiliated [1]  25/21	approach [3] 41/18 41/22 44/21
3	afford [5] 9/8 9/14 12/23 24/1 26/3	approached [1] 20/21
3.2 [1] 43/2	after [2] 7/17 45/20	approaches [1] 41/20
3.9 [1] 42/10	again [7] 4/1 14/15 36/18 36/20 37/3	approaching [1] 27/4
30 [1] 8/7	37/9 37/13	April [3] 7/21 51/13 51/23 April 16th [1] 51/13
33.5 [1] 42/15 36 [1] 26/6	against [1] 28/6	ArcelorMittal [3] 13/12 13/20 25/15
36 [1] 26/6	age [1]  17/19 agencies [2]  9/20 25/21	are [62]
4	agencies [2] 9/20 25/21 agency [1] 20/6	area [4] 9/16 13/25 14/7 21/9
4.6 [1] 43/2	ago [4] 25/25 29/4 34/21 43/11	aren't [1] 45/15
5	agree [3] 13/11 40/6 42/22	arm [1] 14/23
50 [1] 25/1	ahead [12] 1/21 4/18 4/24 7/15 12/17	around [7] 10/19 10/20 10/24 10/24 20/4 25/18 30/18
	16/21 19/20 23/16 27/19 38/21 48/5 48/11	as [68]
7	ain't [1] 4/11	aside [1] 20/20
7 percent [1] 43/1	air [1] 9/9	ask [9] 8/22 9/20 25/13 25/19 30/1
7.2 [1] 42/10	alike [1] 35/15	31/22 37/4 40/21 50/11
7.3 [1] 43/1	all [46] 3/2 5/19 5/21 7/16 7/16 8/4 8/8	asked [6] 8/19 8/22 9/16 20/21 20/25 37/5
70,000 [2] 28/9 28/13 74 [1] 20/17	9/13 11/2 12/18 13/14 14/18 19/18	assets [1] 41/20
	19/23 23/17 25/19 26/1 28/6 28/23 29/7 29/9 29/21 30/1 30/7 30/10 30/15	assist [2] 10/6 21/19

Α	14/8 21/12 24/15 33/12 36/5 36/10	capitalistic [1] 8/13
	38/23 44/11 45/9	capitalize [1] 8/14
assistance [4] 10/13 20/13 20/17 45/19	believe [5] 3/5 13/2 13/5 30/20 34/20	care [2] 5/11 8/3
associate [3] 35/19 35/23 37/1	beneficiaries [2] 18/12 18/14	careers [2] 14/20 41/4
Associate's [1] 41/14	benefit [6] 2/6 2/8 2/9 3/13 3/14 17/9	carefully [2] 48/16 48/25
assurances [1] 30/23	benefits [3] 3/3 14/7 15/4 best [5] 9/8 27/23 29/9 39/12 41/23	Carl [1] 27/2 Carver [1] 44/2
athletes [1] 39/5	better [6] 21/20 33/19 39/19 40/25	case [4] 29/24 32/3 34/19 36/4
aunosphere [1] 45/25	41/18 42/2	cases [1] 13/6
ATTACHMENTS [1] 50/23 attempt [1] 14/22	between [2] 20/14 31/17	catch [1] 39/24
attendance [1] 16/23	Bible [1] 10/23	Cathedral [1] 30/8
attending [1] 12/19	bid [1] 37/11	cause [1] 50/20
attention [2] 37/4 37/10	big [7] 2/8 3/24 5/16 25/16 28/19 30/8 31/5	caused [1] 24/17 CENTER [1] 51/24
available [1] 10/5	bill [18] 4/2 4/4 4/5 4/18 4/24 9/2 9/5	certain [2] 14/24 43/18
average [10] 1/11/11/19 10/5 42/10	9/8 9/14 9/23 12/24 13/4 13/22 24/14	Certificate [1] 41/10
42/15 42/15 43/1 43/2 43/7 43/9 avert [1] 13/6	26/5 29/20 31/19 45/17	Chairman [2] 23/21 34/4
aware [3] 8/4 24/10 25/25	bills [6] 2/3 3/11 20/5 20/14 28/10	Chamber [1] 17/1
away [3] 20/19 31/13 35/14	44/12 bird [4] 3/18 4/1 4/4 5/23	change [2] 13/7 45/24 changed [2] 36/14 45/23
	bit [5] 10/11 16/16 28/2 32/2 34/18	changes [4] 2/4 42/3 45/2 45/16
	black [1] 28/8	charge [1] 13/3
babysitting [1] 5/7	blessed [1] 26/4	charged [2] 4/3 21/21
back [13] 1/4 2/16 3/15 8/7 20/9 24/12	blink [1] 39/17	charging [1] 43/6
29/6 39/11 41/7 41/24 42/6 43/11	block [3] 39/2 39/11 39/21	check [4] 4/21 4/21 4/21 4/21 checked [2] 13/17 15/1
43/25	blood [3] 3/5 10/19 43/10 board [9] 2/13 3/25 17/1 23/20 23/21	checked [2] 13/17 15/1 Chicago [1] 36/24
Dackyrounu [5] 5/4 5/5 45/15	23/24 23/25 26/7 39/1	child [1] 8/3
backs [1] 28/25 bad [1] 39/18	boon [2] 34/25 35/4	children [13] 2/22 2/23 2/23 5/6 8/10
balanced [1] 36/1	borrow [2] 4/19 4/23	14/5 21/13 24/6 24/14 39/4 39/5 39/8
balancing [1] 36/2	both [3] 13/19 14/1 33/23	44/16
barely [2] 8/1 30/5	bottom [5] 41/1 42/18 43/17 44/3	chips [1] 10/9
based [2] 31/25 51/1	45/25 bounds [1] 29/25	choose [2] 2/7 26/11 chose [1] 30/11
Dasic [2] 42/10 45/22	boys [2] 9/10 9/13	Christ [1] 24/20
	BP [2] 13/12 13/19	Christian [1] 1/24
basis [3] 14/19 15/11 36/14	Branch [1] 27/22	Christians [1] 30/9
be [40] 2/5 2/11 2/12 2/12 2/13 3/15	break [2] 5/10 17/21	Christmas [1] 7/19
	breakdown [1] 39/13 breaks [1] 17/14	church [6]  4/23 20/21 24/19 24/20 24/21 24/21
12/23 13/3 14/2 15/5 15/13 10/3 10/0	bring [4] 5/8 5/9 37/12 40/15	churches [1] 21/7
	bringing [1] 5/24	circumstances [1] 32/1
42/23 43/21 44/15 44/21 45/12 48/10	broke [1] 2/17	cities [1] 31/12
48/12	budget [2] 8/3 9/14	citizen [1] 10/3
	Buggs [3] 27/6 27/8 32/25 bursting [1] 24/16	citizens [8] 17/15 25/2 27/25 28/24 29/15 30/2 32/4 48/23
Decause [42] 2/10 2/22 5/0 4/9 4/19	business [13] 5/16 14/19 16/24 16/25	City [3] 23/18 30/18 41/2
4/20 5/0 5/5 5/12 5/20 0/10 0/22 5/15	17/18 17/19 41/2 42/16 42/19 42/19	classifying [1] 18/8
10/10 11/1 13/4 13/4 14/24 16/15 20/8 20/19 24/14 24/25 25/4 25/20 28/18	43/13 43/14 50/13	clear [1] 32/3
29/25 30/14 35/13 39/4 39/11 39/21	businesses [4] 2/8 3/24 18/7 18/10	clear-cut [1] 32/3
39/25 41/1 41/17 42/3 43/3 44/9 45/9	С	Clerk [1] 33/22
45/16 45/17 45/17	call [7] 9/11 20/13 25/9 25/9 25/11	Clerk-Treasurer [1] 33/22 climate [1] 13/7
becomes [1] 8/8	25/22 33/25	close [7] 2/10 7/19 24/23 24/25 30/18
been [28] 1/10 7/5 9/12 10/11 12/5 13/15 14/24 16/5 17/24 19/9 21/10	called [5] 20/1 21/12 24/9 34/18 50/3	30/25 50/13
21/16 23/5 24/7 24/9 27/9 28/17 31/13	calls [10] 1/6 7/1 12/1 16/1 19/1 23/1	closing [1] 30/17
33/5 34/22 35/4 36/21 37/8 38/7 47/8	27/1 27/6 33/1 38/1	club [2] 39/11 39/21
48/6 50/2 51/8	Calumet [1] 23/19 came [6] 3/17 20/24 29/3 30/14 31/7	clubs [1] 39/2
before [10] 4/5 4/7 19/25 29/3 29/4	48/7	coach [1]  39/4 coal [3]  2/7 13/5 44/15
31/23 34/21 37/1 50/12 51/4	can [31] 2/17 2/17 3/5 3/20 3/25 4/13	coal-fired [1] 13/5
before Commissions [1] 29/4 beg [4] 4/23 4/23 4/23 35/21	4/17 4/24 7/12 12/12 14/15 16/12	Coalition [1] 16/25
begin [2] 21/2 34/4	16/15 19/16 23/12 28/6 31/13 31/14	collaborate [1] 20/6
behalf [12] 1/9 7/4 12/4 16/4 19/8 23/4	31/18 35/1 38/16 39/15 39/16 42/11	collateral [1] 18/8
27/8 33/4 34/7 36/23 38/6 47/7	42/23 43/10 45/12 47/19 47/22 47/25 48/14	collection [1] 16/24 collegiate [1] 39/5
behind [1] 21/11	can't [4] 10/18 24/16 26/3 48/14	color [1] 30/11
	cannot [3] 18/6 25/5 26/10	come [11] 1/25 3/18 3/21 7/18 14/11
being [14] 2/1 2/17 9/12 9/16 9/18		

С 51/3 different [4] 31/19 37/11 41/4 44/20 country [2] 8/13 30/4 direct [11] 1/13 7/8 12/8 16/8 19/12 come... [6] 30/4 30/13 34/9 39/13 23/8 27/12 33/8 38/10 40/17 47/11 couple [1] 12/21 42/17 47/4 course [1] 21/10 dirty [1] 14/19 comes [7] 7/23 7/24 8/1 10/19 10/24 Court [3] 19/17 50/14 51/1 disabled [6] 21/14 27/24 28/25 29/13 13/3 15/9 cover [1] 12/21 29/14 29/15 coming [15] 1/22 3/23 8/10 12/19 13/3 craft [2] 45/3 45/3 disappointed [1] 14/21 13/7 20/9 20/12 21/3 24/11 25/23 41/7 crime [1] 35/13 disconnect [1] 3/12 42/3 43/4 49/1 critically [1] 13/6 disconnected [2] 31/11 31/13 COMMENCE [1] 51/23 crop [2] 44/4 44/4 discount [4] 3/18 4/1 4/4 5/23 comments [4] 40/22 50/8 50/12 51/3 crops [7] 43/15 43/16 43/17 43/18 discretionary [2] 20/1 20/2 Commerce [1] 17/1 44/5 44/6 45/12 discussions [1] 14/25 Commission [6] 25/13 34/5 35/21 Crown [1] 31/12 disregard [1] 28/3 40/12 40/16 50/11 current [3] 17/12 17/13 18/15 dived [1] 44/10 Commissioners [3] 27/14 29/5 34/5 customer [1] 47/22 diverse [1] 48/19 Commissions [1] 29/4 customers [6] 13/12 13/14 14/22 do [46] 2/6 2/7 2/12 3/6 3/10 3/16 3/24 committee [1] 48/18 17/25 20/11 40/18 5/8 5/13 5/13 5/14 5/14 5/14 5/15 5/16 Committeeman [1] 23/18 customers' [1] 40/13 5/16 7/20 9/18 10/13 10/13 13/8 13/8 communication [1] 9/25 cut [7] 8/6 8/17 8/20 10/14 24/6 32/3 13/10 14/8 14/18 15/3 21/18 26/9 30/1 communities [3] 14/17 35/9 36/24 45/14 30/23 30/24 33/17 34/7 35/8 35/19 community [17] 8/11 10/4 15/7 25/4 35/22 36/17 36/17 39/17 41/10 41/23 cut-off [1] 45/14 39/3 39/19 39/22 39/25 40/2 40/6 42/6 42/17 48/12 48/24 49/3 41/21 41/25 43/25 44/11 45/2 45/10 D does [3] 15/8 43/15 48/22 48/18 dad [1] 14/10 dogs [1] 10/8 company [4] 5/3 13/18 15/5 42/24 daily [1] 14/19 doing [6] 5/7 13/20 28/24 30/23 38/14 compared [1] 31/11 damage [1] 18/8 38/15 compassion [2] 25/19 30/2 dangerous [1] 48/24 dollars [1] 24/3 complain [1] 29/12 dark [1] 35/14 don't [37] 2/20 3/9 3/13 3/13 3/22 4/20 completely [1] 2/17 data [1] 15/8 5/11 5/11 5/20 8/4 8/9 9/24 10/12 compounded [1] 17/13 date [2] 4/5 4/7 14/14 20/9 24/11 25/12 25/23 28/23 computer [1] 5/4 daughter [1] 8/25 29/3 29/7 29/9 29/12 29/15 29/16 concentrated [1] 17/23 David [3] 12/2 12/4 15/25 30/11 30/19 31/3 31/4 31/23 43/10 concerned [1] 1/22 day [4] 4/6 7/20 7/23 45/20 44/8 44/9 44/19 45/17 47/15 47/15 concerns [3] 19/22 34/10 34/14 days [2] 7/24 8/7 done [3] 4/10 30/21 46/3 concluded [1] 17/10 daytime [1] 35/15 door [2] 24/10 24/11 conditioning [1] 9/9 DCFS [1] 8/10 doors [2] 24/24 24/25 congregation [2] 19/24 21/2 deal [2] 19/23 34/11 down [6] 8/16 29/18 43/4 43/4 44/16 connected [1] 44/11 dealing [1] 40/24 47/5 connection [3] 39/7 39/19 40/1 dealt [1] 48/21 downtown [2] 16/25 17/19 consider [3] 5/23 48/15 48/24 debt [2] 3/13 5/21 drastic [1] 18/5 considerably [1] 35/13 decent [2] 14/3 14/3 drop [1] 3/4 consideration [3] 18/17 29/22 34/16 decide [2] 2/6 3/6 due [2] 4/5 4/7 considered [1] 13/18 duly [10] 1/10 7/5 12/5 16/5 19/9 23/5 decided [1] 34/8 considering [2] 28/19 35/25 decision [6] 22/1 29/6 29/7 31/25 27/9 33/5 38/7 47/8 CONSISTING [1] 50/22 48/25 48/25 dump [1] 14/15 constantly [2] 3/3 5/18 decisions [2] 31/5 42/20 during [2] 14/24 20/18 consumer [4] 18/6 35/20 37/3 51/2 decrease [3] 28/21 30/22 42/5 Dyer [2] 21/7 36/24 consumption [1] 36/16 decreased [1] 17/3 continually [2] 20/12 43/17 Ε deeper [4] 41/24 43/25 44/1 44/24 continue [1] 40/23 deeply [2] 34/7 34/8 e-n-n-a-n-e-n [1] 19/18 continued [1] 51/12 definitely [3] 8/3 39/3 39/9 each [3] 15/1 29/22 45/10 contrary [2] 15/15 17/15 Degree [1] 41/14 ear [1] 10/23 contribute [1] 36/7 deliver [1] 31/18 EARLE [1] 50/17 conversation [6] 38/24 40/10 40/24 delivery [1] 31/18 earlier [2] 9/25 48/1 42/7 45/1 51/1 early [7] 3/18 4/1 4/4 4/13 4/15 5/23 depart [1] 37/13 conversations [1] 44/1 department [2] 2/20 2/24 48/6 convert [1] 34/24 ears [1] 49/3 dependent [1] 31/9 converted [1] 35/5 depreciation [1] 12/24 earth [1] 30/6 corporate [3] 28/19 29/11 31/3 depth [1] 44/7 East [1] 36/24 corporations [3] 14/15 15/2 25/16 Design [1] 41/16 easy [1] 49/2 correct [3] 41/21 44/9 44/13 desire [1] 36/22 eat [1] 26/11 cost [5] 17/4 29/16 29/17 34/23 36/11 desk [1] 48/7 eating [1] 26/11 costs [2] 17/2 36/15 DeVry [2] 41/3 41/12 ecological [1] 36/17 could [23] 1/17 3/16 3/17 5/17 16/16 economic [4] 15/4 17/22 17/24 29/22 did [9] 8/22 8/23 9/11 24/4 24/13 17/23 18/10 20/22 20/25 21/2 21/14 33/13 47/4 48/6 49/2 economics [1] 15/9 21/20 24/1 24/15 27/16 31/16 33/18 didn't [9] 2/21 8/24 10/9 15/12 25/8 economy [1] 42/9 41/23 42/2 44/12 44/21 45/6 46/5 25/9 28/22 30/13 42/6 EDT [1] 51/24 couldn't [3] 9/13 14/10 14/23 difference [2] 28/12 31/17 education [1] 5/2 Counselor [5] 33/11 34/5 35/21 37/3

E	F	game [1] 14/11
effective [2] 44/22 45/12	face [1] 22/1	gap [1]  29/1
efficient [2] 42/23 44/22	faced [2] 36/6 36/9	Gary [22] 23/19 26/8 27/22 28/2 28/9
effort [1] 24/2	faces [1] 21/11	28/13 28/14 28/15 29/4 31/11 42/9
eight [3] 31/1 33/24 36/23	failing [1] 43/17	42/11 42/25 43/1 43/2 43/5 43/7 43/8
either [2] 17/3 44/17	fair [8] 2/11 2/15 2/15 5/13 10/17 18/3	43/21 47/7 47/18 49/25
elderly [1] 21/15	32/6 48/21	gas [3] 13/18 29/20 35/11
electric [1] 35/12	families [6] 8/12 14/4 18/7 18/10	gave [3] 21/4 30/15 37/6
element [2] 34/18 35/16	21/13 45/15	general [3] 34/14 40/10 43/11
eliminate [2] 34/20 35/17	farmers [1] 43/14	Generally [1] 20/13
eliminates [1] 37/5	father [1] 13/25	generation [2] 17/3 45/4
Ellis [3] 12/2 12/4 15/25	fault [1] 28/5	generations [1] 14/4
else [4] 8/21 14/7 34/6 50/1	favor [1] 34/21	generous [1] 21/1 gentlemen [1] 41/7
emission [1] 35/7	fear [1] 25/22	George [1] 44/1
employee [1] 41/6	February [1] 24/8	get [34] 2/7 2/24 3/2 3/5 3/8 4/3 4/13
employment [1] 25/3	fee [1] 4/3	4/18 4/20 4/24 5/10 5/19 5/19 5/21
end [5] 10/21 17/12 21/21 36/15 41/8	feedback [3] 39/16 44/4 45/7	5/22 8/6 9/19 9/21 10/14 10/17 10/19
endangered [1] 24/14	feel [5] 2/21 2/22 5/12 28/7 48/18	14/3 24/12 26/1 29/16 29/17 31/10
ended [1] 9/9	fees [3] 31/15 31/16 31/19	40/25 41/9 43/10 45/13 45/17 45/19
energy [4] 10/13 17/3 35/3 36/16	few [4] 20/3 20/11 30/5 34/14	46/5
engineers [1] 35/1	FH [1] 50/22	get to [1] 9/19
enlarge [1] 20/25 enough [4] 8/1 8/3 12/23 21/8	FH-1 [1] 50/22 Field [5] 50/9 50/19 50/24 51/7 51/20	gets [1] 4/6
ensuring [1] 20/8	file [2] 50/12 51/3	getting [5] 5/18 7/19 32/2 39/8 43/20
entire [1] 14/19	filed [5] 33/14 34/12 34/12 35/18	giant [1] 30/6
environment [1] 8/11	36/23	Gift [2] 10/7 10/12
environmental [2] 15/6 15/10	finally [3] 21/1 21/2 47/25	give [15] 3/9 4/7 4/8 5/20 8/23 9/22
equitable [1] 48/21	financial [2] 15/6 18/12	20/15 20/22 21/8 25/15 28/20 34/15
especially [3] 2/1 13/16 27/24	find [2] 13/21 36/16	39/13 39/16 44/3
essentially [1] 35/13	fine [1] 13/20	given [2] 20/17 37/10
established [1] 28/17	finished [1] 17/5	giving [5] 19/21 21/7 21/10 30/22 39/10
ethics [1] 32/6	fired [1] 13/5	go [21] 1/4 1/21 2/20 2/24 4/18 5/12
even [10] 4/5 4/6 5/3 7/19 10/9 17/11	firmly [1] 13/5	7/15 10/4 12/17 14/18 16/21 19/20
17/22 21/7 25/22 33/19	first [25] 1/10 4/22 7/5 7/16 12/5 12/22	23/16 27/19 28/15 30/21 38/21 43/6
evening [25] 1/15 1/16 7/10 7/11	16/5 16/17 17/21 19/9 20/7 20/24 23/5 23/17 27/9 33/5 34/23 35/11 36/6 38/7	48/5 48/11 51/15
10/18 12/10 12/11 16/10 16/11 16/22 19/14 19/15 19/25 23/10 23/11 27/14	23/17 27/9 33/5 34/23 35/11 36/6 38/7 38/18 39/12 47/8 47/17 50/6	God [2] 10/23 37/12
27/15 33/10 33/11 38/12 38/13 47/13	Firstly [1] 34/17	God's [1] 21/25
47/14 48/1 48/6	fiscal [2] 17/11 17/12	goes [5] 10/19 10/24 29/17 29/18
events [1] 39/12	five [8] 7/24 13/13 13/15 15/2 17/21	29/18
every [7] 3/4 10/2 10/10 17/19 25/23	24/6 24/11 25/10	going [34] 2/8 2/9 2/12 3/6 3/8 3/10
28/14 29/16	fixed [5] 21/17 25/2 29/18 30/5 36/14	3/10 3/11 3/12 4/3 4/10 4/14 4/15 4/16 4/22 5/19 5/19 5/21 9/21 9/22 9/23
everybody [7] 2/14 2/15 3/21 5/12	focus [1] 13/11	4/22 5/19 5/19 5/21 9/21 9/22 9/23
5/16 14/7 51/6	folks [1] 14/6	30/24 30/25 41/21 42/4 42/17 43/4
everyone [5] 2/5 16/22 28/8 34/6	follows [10] 1/11 7/6 12/6 16/6 19/10	43/25
45/16	23/6 27/10 33/6 38/8 47/9	gone [1] 24/3
everything [1] 29/20	food [2] 8/2 29/20	good [34] 1/15 1/16 2/22 3/1 3/1 7/10
EVIDENCE [1] 50/25 evidentiary [2] 51/13 51/23	fools [1]  7/21 foot [1]  13/22	7/11 12/10 12/11 16/10 16/11 16/20
evolution [1] 35/10	form [2] 47/2 47/16	16/22 19/5 19/14 19/15 23/10 23/11
EXAMINATION [10] 1/13 7/8 12/8 16/8		27/14 27/15 33/10 33/11 36/9 36/9
19/12 23/8 27/12 33/8 38/10 47/11	fortunate [2] 12/22 26/5	38/4 38/12 38/13 39/16 39/18 39/23
example [2] 30/3 43/19	forum [1] 40/15	42/12 47/13 47/14 48/3
exception [2] 17/5 17/16	forward [1] 39/8	goodness [1] 8/14
EXCUSED [10] 6/25 11/25 15/25	found [1] 20/23	got [10] 4/11 8/18 8/25 9/6 9/10 19/3
18/25 22/25 26/25 32/25 37/25 46/25	four [5] 7/25 9/10 20/10 23/22 31/1	24/25 29/6 35/2 39/6 gotten [1] 31/2
49/25	fragile [1] 17/24	gotten [1] 31/2 government [4] 30/11 33/24 35/4 36/8
Executive [1] 38/25	fraternity [1] 27/22	government [4] 30/11 33/24 35/4 36/8 governments [3] 33/25 34/17 35/10
Exhibit [3] 50/10 50/19 50/22	front [2] 21/20 48/7	grandchildren [2] 14/5 44/16
expect [2] 2/16 13/21	fund [2] 20/1 20/2	grandfather [1] 14/1
expedite [1] 30/17	funding [1] 42/2	granted [2] 18/9 18/11
experience [3] 20/3 20/10 20/16	funds [2] 20/19 20/23	grants [1] 37/13
experienced [3] 17/10 17/14 18/14 extension [1] 18/10	funny [1]  44/3 further [3]  33/13 33/17 50/6	Graphic [1] 41/16
extensive [1] 34/13	future [4] 13/7 14/4 42/13 46/6	grateful [2] 34/7 34/8
extent [1] 20/3		great [12] 19/23 34/11 34/25 38/15
extremely [1] 25/4	G	38/24 39/5 39/6 40/19 40/24 41/8
	G-r-i-f-f-i-n [1] 33/21	41/10 46/4

C	Hey [1] 44/2	32/5 43/1 43/3 43/6 43/22 45/13 45/22
G	hidden [1] 31/21	45/22
greater [1] 17/11	high [3] 25/4 41/14 51/10	increase [13] 11/1 12/25 13/4 13/10
greatest [2] 41/19 41/20	higher [2] 12/24 15/14	18/4 18/6 28/18 29/16 30/17 34/10
greatly [1] 14/7	highest [1] 2/14	36/7 36/21 42/12
Griffin [4] 33/2 33/4 33/21 37/25	Highland [4] 21/6 33/22 34/2 36/25	incredible [1] 35/2
Griffith [2] 21/6 36/24	highlight [1] 34/14	increment [1] 43/5
grossly [1] 17/8	hike [10] 9/17 17/7 17/9 18/5 18/9	indeed [1] 21/6
group [2] 34/1 42/2	25/14 25/17 25/24 41/19 48/14	Indiana [8] 1/1 17/15 26/8 28/3 34/1
grown [1] 9/6	hiked [1] 9/23	42/9 51/14 51/25
growth [1] 42/13	him [4] 10/1 10/2 10/3 44/2	Indianapolis [4] 29/6 34/9 51/14 51/25
guess [4] 12/22 24/8 39/22 43/21	hit [1] 36/5	indicated [2] 23/17 50/5
guidance [1] 21/25	hmm [1] 3/15	indicating [1] 24/10
guy [1] 44/2	Hobart [4] 16/25 16/25 17/16 17/18	indigent [1] 24/4
guys [2] 31/5 41/17	home [1] 30/4	individual [3] 31/25 39/2 39/24
H	Honor [16] 1/5 7/1 12/1 16/1 19/1 23/1	individuals [3] 8/5 10/5 10/20
had [16] 2/20 4/25 8/14 8/18 8/19 8/24	27/1 27/3 33/1 34/4 38/1 47/3 50/4	industrial [4] 13/12 13/14 13/18 14/21
9/2 9/6 12/21 14/12 20/20 24/12 25/24	50/16 50/17 51/5	industries [4] 9/18 9/21 10/16 14/16
36/12 39/12 44/1	Hooray [1] 42/12	industry [3] 14/8 17/4 26/6
hadn't [1] 9/11	hope [5] 18/16 32/4 35/25 36/3 37/13	information [2] 5/4 47/15
half [3] 4/21 4/21 25/1	hosting [1] 12/18	initiatives [1] 15/10
Hammond [6] 1/1 19/24 20/4 21/5	hot [1] 10/8	injury [1] 25/14
28/13 51/10	hour [3] 7/22 37/10 37/11	innovation [1] 42/3
hand [3] 18/11 32/3 47/4	hours [1] 7/23	insight [1] 39/19
happen [4] 10/22 24/4 29/2 39/23	house [5] 2/3 2/22 9/10 9/12 25/10	instead [5] 3/19 5/17 45/8 45/18 45/21
happened [1] 43/24	household [2] 31/25 43/8	insult [1] 25/14
happier [1] 44/23	household's [1] 29/22	interest [6] 27/23 29/9 33/23 35/18
happily [1] 45/8	households [1] 23/23	36/2 36/12
happy [2] 13/2 48/12	housing [2] 8/5 43/20	interests [4] 35/18 36/1 36/15 36/19
hard [1] 44/8	how [24] 2/21 3/1 3/3 3/19 3/20 4/2	interim [1] 37/7
hardship [2] 21/23 24/17	14/14 17/23 18/7 21/9 28/7 29/7 31/2	introduced [1] 34/22
harm [1] 48/22	31/18 32/6 38/14 39/14 39/14 39/15	introduction [1] 35/11
has [19] 2/2 4/12 17/24 21/16 21/18	39/16 42/19 43/14 43/15 44/10	invited [1] 33/12
24/6 26/9 34/6 35/12 36/21 37/8 39/2	however [1] 2/7	involved [2] 26/6 39/3
42/9 42/11 45/21 47/1 50/2 50/5 50/8	huge [1] 10/16	is [108] icen't [1] 10/17
hate [1] 10/20	hurry [1] 4/14 Hypothetically [1] 18/9	isn't [1]  10/17 isolating [1]  45/9
hats [2] 27/21 31/7		Israel [1] 48/17
have [95]	1	it [105]
have we [1] 48/18	l'd [3] 7/16 20/2 34/14	it's [23] 4/5 7/19 14/8 25/23 26/10 28/5
haven't [1] 14/24	I'II [2] 4/11 48/12	28/17 29/1 30/7 31/6 35/1 35/4 40/4
having [21] 1/10 2/3 7/5 9/10 10/21	l'm [33] 1/22 3/23 4/14 12/22 14/5	40/5 40/20 41/6 41/8 41/10 45/5 46/3
12/5 16/5 16/15 16/22 19/9 23/5 27/9	14/21 23/19 23/22 24/20 25/13 26/4	48/9 48/22 51/7
28/15 28/20 33/5 35/15 38/7 39/12	27/21 28/2 28/15 29/13 31/8 33/15	its [10] 1/6 7/1 12/1 16/1 19/1 23/1
40/9 43/15 47/8	33/22 34/1 38/15 38/25 39/1 39/3 40/8	27/1 33/1 36/22 38/1
he [4] 24/23 25/8 37/13 44/3	41/2 41/17 42/16 42/16 43/4 44/19	itself [1] 36/2
he's [1] 44/2	44/24 46/2 47/3	
health [1] 14/12 hear [5] 19/22 28/22 34/9 40/16 49/3	I've [11] 8/14 10/18 13/1 15/1 15/2	<u>J</u>
heard [6] 7/18 10/1 10/18 28/21 28/22	21/10 31/13 39/6 41/4 43/12 48/6	J-a-c-k-s-o-n [1] 16/14
37/14	I.D [1] 8/22	J-o-h-n-s-o-n [1] 7/13
hearing [15] 7/17 21/13 21/14 21/15	idea [3] 3/17 4/1 4/25	Jackson [3] 16/2 16/4 18/25
28/14 49/1 49/2 50/9 50/19 50/24 51/7	III [1] 27/2	January [1] 7/18
51/13 51/20 51/23 51/24	illumination [2] 35/2 40/2	jeopardy [2] 18/11 18/13
heat [3] 24/12 25/11 26/10	illustration [1] 20/16	job [6]  30/1 41/5 42/11 42/13 45/21
heatstroke [1] 9/10	imagine [2] 28/7 31/14	45/23
help [13] 2/25 3/21 5/3 5/8 5/9 12/12	impact [2] 37/4 48/25	jobs [4] 42/4 44/17 45/4 45/11
16/15 20/2 20/9 20/12 20/22 30/17	impacts [1] 15/7	Johnson [4] 7/2 7/4 7/13 11/25
46/5	important [3] 13/6 35/16 46/3	judge [3] 34/4 40/21 48/1
helped [1] 20/16	importantly [1] 32/5	just [37] 3/19 4/5 4/6 4/11 5/5 10/15
helping [1] 24/3	impossible [1] 7/18	12/21 13/17 13/20 15/4 15/9 15/16
helps [1] 10/11	improve [2] 15/11 35/8	17/8 17/10 17/10 17/20 18/14 20/15
her [9] 9/1 9/3 9/4 9/5 9/8 9/8 9/9 50/6	IMUG [1] 33/25	21/10 24/19 25/13 25/19 26/1 26/10
50/7	inaudible [1] 42/18	28/6 30/1 30/5 30/9 31/22 36/20 38/25
here [28] 10/18 12/20 14/8 16/23	incentive [1] 3/20	39/4 39/10 42/6 43/11 43/13 46/2
19/25 20/10 21/23 24/13 26/9 28/7	incentivized [2] 34/24 36/10	κ
29/23 30/6 30/13 30/14 31/7 31/24	include [1] 50/9	Kappa [1] 27/22
33/22 34/1 34/22 37/12 38/23 41/17	income [21] 2/1 2/10 2/10 3/3 3/7 3/7 3/7 9/18 21/17 25/2 29/17 30/5 31/25	keep [5] 15/8 20/9 24/17 25/23 30/22
42/17 42/21 42/22 45/5 47/1 48/6	511 9110 21111 2912 29111 9019 91/29	keeping [1] 18/13
		Koobina [1] 10/10

Kendra [4] 7/2 7/4 7/13 11/25 Kendra [4] 7/2 7/4 7/4 Kendra [4] 7/4 Kendra [	К	little [15] 3/16 3/17 4/25 10/11 13/2	mention [2] 20/7 31/10
Nep: [1] '9/8           Nick [1] 24/11 25/10         Nick [2] 24/11 25/10         Nick [2] 24/11 25/10         Nick [3] 22/11 22/8 29 21/24/24 39 22 49/19         Nick [3] '1/11         Nick [3] '			mentioned [3] 15/2 15/12 21/16
Mid [1]         TA411         Inversion (1)         Marry [1]         A21           Nikes [2]         24/11 25/10         Nikes [2]         24/12 30/2 40/25         Nikes [2]         24/12 30/2 40/25         Nikes [2]         Nikes [2]         24/12 30/2 40/25         Nikes [2]         Nikes [2]         24/12 30/2 40/25         Nikes [2]         Nikes [2] </td <td>kept [1] 9/8</td> <td></td> <td></td>	kept [1] 9/8		
Number 12         Number 12 <t< td=""><td>kid [1] 14/11</td><td></td><td></td></t<>	kid [1] 14/11		
Minut [ 1 102, 103 33 103 304         Nocal [ 2] 1/2 35/4         Incal [ 2] 1/2 35/4         Incal [ 2] 1/2 35/4           Nords [ 3] 202 4221 4/2 4/10 4/17         Iocal [ 2] 1/2 35/4         Incal [ 2] 1/2 35/4         Incal [ 2] 1/2 35/4           Nords [ 3] 202 4221 4/2 4/2 4/10 4/17         Iocal [ 2] 1/2 35/4         Incal [ 2] 1/2 35/4         Incal [ 2] 1/2 35/4           Strin 3710 371 1/1 320 5202 226 71         Iocal [ 2] 1/2 35/4         Incal [ 1] 4/2         Incal [ 2] 1/2 35/4           Strin 3710 371 1/1 3025 42/12 42/16 4/21         Iocal [ 2] 1/2 35/4         Incal [ 1] 4/2         Incal [ 1] 4/2           Strin 3710 371 13025 42/14 2/10 4/71         Iocal [ 2] 1/2 3/13         Incal [ 1] 1/2         Incal [ 1] 4/2         Incal [ 1] 4/2           Strin 3710 371 3025 42/14         Iocal [ 2] 1/2 3/3         Incal [ 1] 4/3         Incal [			
Ninds [1]         24/13 36/13 36/17 37/6         Nong [1]         Add 5 4/17 4/15         Methodist [1]         24/22 1/2         Add 5 4/17 4/15         Methodist [1]         24/22 3/2         Methodist [1]         24/27 3/2         Methodist [1]         24/27 3/2         Methodist [1]         24/27 3/2         Methodist [1]         24/27 3/2         33/4 33/2         33/2		local [2] 1/2 35/4	
Nume 13         12/2         2/2         2/2         4/2         4/10         4/17         4/14         13/4         3/4 <t< td=""><td>kinds [4] 24/18 35/8 36/17 37/6</td><td></td><td></td></t<>	kinds [4] 24/18 35/8 36/17 37/6		
Nume (a) 21 24 22 141 256 222 2261         looking [5] 397 4121 425 45/10 46/5         Michigan [1] 30/18           262 2601 28/5 28/25 29/5 29/5 29/5 29/5         might [8] 61 9/11 24/23 22/42 45/1         might [8] 10/11 24/23 22/42 45/1           29/9 29/13 28/13 21/18 16 34/1         sight [1] 9/13         might [8] 30/2 38/3 38/6 30/18 40/7           47/10 46/2 46/3 48/14 51/1         to [1] 34/19         sight [3] 50/18 36/3 44/2           Antowiedge [1] 43/13         to [1] 41/19         sight [3] 57/19 37/11 38/25 20/22 44/2           47/10 46/2 46/3 48/14 51/1         to [1] 37/7         to [1] 37/1 12/5 2/10 33 9/18 36/3 44/22           Antowiedge [1] 43/13         tow [7] 1/25 2/10 33 9/18 36/3 44/22         millional res [1] 23/25 24/3           L-d-g-s-t-e-e [1] 50/8         Mi-t-l-o-c-k [1] 23/13         missed [1] 41/19           Andor [1] 22/2         miaske [1] 14/19         missed [1] 41/19           Andor [1] 22/2         made [5] 2/14 7/17 10/10 29/7 5/14         momely [2] 32/2 32/12 4/15 4/15           Andor [1] 22/2         mak [1] 12/16         mak [1] 1/26         momely [2] 1/22 3/22 3/12 3/12 3/12 4/15 4/15           Andor [1] 22/2         mak [1] 1/26         mak [1] 1/27/10 7/14         mak [1] 2/17 5/22/2 4/22 4/22 4/22 4/22 4/22 4/22 4/	knew [1] 42/7		
26/2 26/10 28/3 28/3 29/3 29/3 29/3 29/3 29/3 29/3 29/3 29			Michigan [1] 30/18
12.99         12.91         <			
33/11         33/11 <td< td=""><td></td><td></td><td></td></td<>			
Incove log [1] 23 2401         2914 313 397 397 397 414 42/5 4422         Inition [2] 22/24/3           Knowe log [1] 43/13         Iow [7] 175 2740 373 9/48 3573 4522         Inition [2] 22/32 3020           Kudos [2] 39/11 40/3         Iow [7] 175 2740 373 9/48 3573 4522         Inition [2] 22/32 3020           L         367 113 6/6 3776 42/14         Inition [2] 22/32 3020           Lagestee [1] 50/6         M         Iow ers [1] 37/6 42/14         Inition [2] 22/32 32/32 4/12 4/15 4/15           Lagestee [1] 50/6         M         M-4-1-o-c-k [1] 23/13         Inition [2] 22/32 3/23 4/12 4/174 10/16           Jandomor [1] 24/5         M         M-4-1-o-c-k [1] 3/16         Inition [2] 7/25 24/23           Jarge [2] 13/13 14/14         made [5] 1/16 1/16 1/20 6/17 /10 1/14         Inition [2] 7/25 24/23           Jarge [2] 13/13 14/14         made [5] 2/14 7/17 10/10 29/7 35/14         Inition [2] 7/25 24/23           Jarge [1] 11/17/8         made [3] 2/14 7/17 20/17         Inition [2] 7/25 24/23           Jarge [1] 11/17/8         Trial 5/17 20/18 20/12 24/22 44/14 44/16         Inition [2] 7/25 24/23           Jarge [1] 11/17         Trial 5/17 20/18 20/12 24/22 45/13         Inition [2] 20/18 20/13 37/1           Iate [1] 4/11         Trial 5/17 20/18 20/12 24/22 42/24 43/14         Inition [2] 20/18 20/13 20/13           Jarge [1] 3/11         Jarge [2] 3/11 3/11 3/12 3/13 4/11			
Numerigie [1]         4/11           knows [2]         8/14 10/11           kudos [2]         39/14 10/11           kudos [2]         39/11 40/3           L         36/11 36/16 37/6 42/14           L			
Notice [2]         3/14         45/22         mind [3]         mind [3] <thmind [3]<="" th=""> <thmind [3]<="" th=""> <thmin< td=""><td>knowledge [1] 43/13</td><td></td><td></td></thmin<></thmind></thmind>	knowledge [1] 43/13		
Number (1)         System         Number (1)         System         Number (1)         System           L	knows [2] 8/14 10/11		
Lag-ge-s-t-e-e [1] 50/8         iowest [1] 9/9         missing [1] 4/19           Lag-stee [1] 50/6         M         missing [1] 4/19           Jakefront [1] 10/2         M         missing [1] 4/19           Jamdorner [1] 20/2         M-1-1-e-r [1] 38/19         missing [1] 4/19           Jandowner [1] 20/2         missing [1] 1/1         morey [12] 20/23 20/24 23/24 40/10 10/16           Jarger [1] 20/22         13/13 14/14         made [6] 2/14 7/17 10/10 29/7 35/14         morey [12] 20/22 04/22 24/22 3/3/20           Jarger [1] 20/22         13/25 4/2/20 4/2/2 4/12/2 1/2/1 20/12         mores [1] 4/3         mores [1] 4/3           Jarger [1] 20/22         13/25 4/2/20 4/2/2 4/2/2 4/16         mores [2] 20/18 20/24         mores [2] 20/18 20/24           Jarger [1] 20/22         13/25 4/2/20         marke [1] 4/16         mores [2] 20/18 20/24         mores [2] 20/18 20/24           Jarger [1] 3/3         Jarger [1] 4/12         marke [1] 4/16         mores [2] 20/18 20/24         mores [2] 20/18 20/24           Jarger [1] 3/3         Jarger [1] 4/16         mores [2] 20/18 20/24         mores [2] 20/18 20/24         mores [2] 20/18 20/24           Jarger [1] 3/3         Jarger [1] 4/16         mores [2] 20/18 20/24         mores [2] 20/18 20/24         mores [2] 20/18 20/24           Jarger [1] 3/13         Jarger [1] 3/13         mores [2] 20/18 20/	kudos [2] 39/11 40/3	-	
Lage street         M           Lage street         [1]         50/6           Lage street         [1]         50/6           Lage street         [1]         50/6           Lade street         [1]         14/0           Landlord         [1]         14/0           Landlord         [1]         14/1           Lage street         [1]         14/1           Landlord         11/1         11/1           Lage street         [1]         11/1           Lage street         11/1         11/1         11/1           Lage street         11/1	L		
M         moments [1]         moments [1] <thmoments [1]<="" th=""> <thmomen< td=""><td>L-a-g-e-s-t-e-e [1] 50/8</td><td></td><td></td></thmomen<></thmoments>	L-a-g-e-s-t-e-e [1] 50/8		
Lagusterin [1]       M-a-t-o-c-k [1]       23/13       money [2]       3/12       3/12       3/14       2/14       5/13         land [1]       14/9       main [6]       1/16       1/20       6/17       1/14       3/14       4/14       1/14       4/12       4/14       4		Μ	
land [1] 14/9 landlord [1] 23/22 landowner [1] 24/5 maram [6] 1/16 1/20 6/1 7/10 7/14 larger [1] 20/22 larger [1] 20/22 larger [1] 20/22 lard [3] 4/3 23/24 23/24 2/22 27/16 38/16 38/18 42/12 47/17 50/7 lasty [1] 27/24 later [3] 4/3 23/24 23/24 24/22 42/2 42/2 42/2 42/2 42/3 42/3			money [22] 3/22 3/23 4/12 4/15 4/15
Haldborne [1] 24/5       11/4       arage [2] 21/313 14/14       arage [3] 20/22       arage [1] 24/5       arade [5] 2/14 7/17 10/10 29/7 35/14       arade [5] 2/14 7/17 10/10 29/7 35/14       mothes [2] 4/22 4/22 4/22 3/24       mothes [2] 4/23 3/25       mothes [2] 4/23 3/25       mothes [2] 4/23 3/25       mothes [2] 4/23 4/23       mothes [2] 2/14 3/3 4/14         11/4       31/25 42/20 42/22 42/23       mothes [2] 2/18 20/24       mothes [2] 2/18 20/24         11/4       31/25 42/20 42/22 42/22 42/22 42/22 42/22 42/22 42/22 42/22 42/22 42/22 42/22 42/22 42/22 42/22 42/22 42/22 42/22 42/22 42/24       mothes [2] 2/18 20/24       mothes [2] 2/18 20/24         11/4       31/25 42/20 42/22 42/22 42/22 42/22 42/24       mates [2] 7/21 3/15 42/20       mothes [2] 2/18 20/14       mothes [2] 2/18 2/14         11/4	land [1] 14/9		
Hallowiter [1] 24/3       make [2] 21/4 7/17 10/10 29/7 35/14       monies [1] 45/3         Jarge [2] 13/13 14/14       make [16] 2/4 2/21 2/21 4/14 9/11       monies [1] 45/3         Jarge [2] 17/17 7/12 97 12/12 16/12       make [16] 2/4 2/21 2/21 4/14 9/11       monies [1] 45/3         Jarles [17] 1/17 7/12 97 12/12 16/12       13/24 17/21 29/1 29/7 30/5 31/14       monies [2] 20/18 20/24         Jarles [2] 4/3 4/3 49/2       Ji25 42/22 42/22 45/10       monies [2] 20/18 20/24         Jarles [2] 4/3 4/3 49/2       make [2] 7/22 8/9       monies [2] 20/18 20/24         Jarles [2] 4/3 4/3 49/2       make [2] 7/22 8/9       monies [1] 48/14 48/25         Jarles [1] 14/16       manp [1] 4/16       mones [2] 20/18 20/24         League [1] 14/11       Jarles 42/12 47/17 10/10 29/7 35/14       monies [1] 48/14 48/25         Jarles 42/12 47/17 10/17       Jarles 42/12 47/17 10/17       monies [1] 48/14 48/25         Jarles 42/12 47/17 10/17       Jarles 42/12 48/14 48/15       moral [2] 48/14 48/15         Jarles 42/12 47/17 10/17       Jarles 42/12 48/14       monies [1] 48/14         Jarles 42/12 47/17       man [1] 47/16       man [1] 47/16         Jarles 42/12 48/14       Jarles 42/12 48/14       Jarles 42/12 48/14         Jarles 42/12 48/14       Jarles 42/12 48/14       Jarles 42/12 48/14         Jarles 42/12 48/14       Ja	landlord [1] 23/22		
larger [1] 20/22       make [16] 2/4 2/21 2/21 4/14 9/11       month [1/1/4/6         last [17] 1/17 7/12 9/7 12/12 16/12       make [16] 2/4 2/21 2/21 4/14 9/11       month [1/1/4/6         last [17] 1/17 7/12 9/7 12/12 16/12       make [16] 2/4 2/21 2/21 4/14 9/11       month [2/1/2/2 20/20         last [2] 1/15 23/12 23/19 23/24 23/24 23/24 24/24 24/14 27/17 50/7       make [16] 2/4 2/21 2/21 4/14 9/11       months [2] 20/18 20/24         last [2] 1/45 35/12       make [16] 1/2/12/22 4/2/22 42/22 42/22 45/10       months [2] 1/1/25 20/25 21/7 21/16         laad [2] 1/45 35/12       maner [1] 4/16       maner [1] 4/16       moral [1/1/4/8/25         leade [2] 1/45 35/12       maner [1] 4/16       maner [1] 4/16       moral [1/1/2/2 3/13/14/14/12/2 3/13/14/14/12/2 3/13/14/14/12/2 3/13/14/14/12/2 3/13/14/14/12/2 3/13/14/14/12/2 3/13/14/14/14/12/2 3/13/14/14/14/14/14/14/14/14/14/14/14/14/14/		made [5] 2/14 7/17 10/10 29/7 35/14	
last [17] <sup>-</sup> /17 7/12 9/7 12/12 16/12 13/24 17/21 29/1 20/7 30/5 31/14 13/24 17/21 29/1 20/7 30/5 31/14 makes [2] 7/22 8/9 making [3] 7/21 31/5 42/20 making [3] 7/21 31/5 42/20 marel [1] 48/15 moral [2] 48/14 48/25 moral [2] 48/13 moral [2] 48/14 48/25 moral [2] 48/14 48/15 moral [2] 48/14 48/15 moral [2]			
19/16 23/12 23/19 23/24 23/24 24/23       31/25 42/20 42/22 42/22 42/22 42/22 45/10       moral [2] 48/14 48/25         12/16 38/16 32/12 2/17 20/15 28/15 21/17 51/7       makes [2] 7/22 8/9       moral [2] 48/14 48/25         late [3] 4/3 4/3 49/2       makes [2] 7/22 8/9       moral [2] 48/14 48/25         late [3] 4/3 4/3 49/2       makes [2] 7/22 8/9       moral [2] 48/14 48/25         late [3] 4/3 4/3 49/2       makes [2] 7/22 8/9       moral [2] 48/14 48/25         late [3] 4/3 4/3 49/2       makes [2] 7/22 8/9       moral [2] 48/14 48/25         late [3] 4/3 4/3 49/2       makes [2] 7/22 8/9       moral [2] 48/14 48/25         late [3] 4/3 4/3 49/2       manner [1] 48/21       moral [2] 48/14 48/25         late [3] 4/3 4/3 49/2       manner [1] 48/21       moral [2] 48/14 48/25         late [3] 4/3 4/3 49/2       manner [1] 48/21       moral [2] 48/14 48/25         late [3] 4/3 20 51/15       maxing [1] 25/13       market [1] 21/1       more [2] 9/7 9/11         less [1] 17/18       matter [2] 34/3 37/1       master [2] 34/3 37/1       more [2] 8/16 8/18       more [2] 8/16 8/18         less [1] 17/4       mayb [12] 31/13 7/18 3/21 32/1 42/14       moral [2] 14/4 7/17 9/12/1 2/9 16/1       more [2] 12/2 19/2 12/2 12/2 3/2 7/4       more [3] 1/2/2 12/2 12/2 3/2 7/4         less [1] 17/18       mayb [12] 31/1 3/13 3/13 3/1 3/3 9/4/4 38/1 38/3       more	last [17] 1/17 7/12 9/7 12/12 16/12		
21/10 30/10 30/10 30/12 41/11 30/1       makes [2] 7/22 8/9       morality [1] 48/51         iater [2] 4/3 4/3 49/2       making [3] 7/21 31/5 42/20       moratorium [2] 24/8 24/9         iater [2] 14/5 35/12       manner [1] 48/21       moratorium [2] 24/8 24/9         iawers [1] 31/3       manner [1] 48/21       moratorium [2] 31/311 3/12 3/13 4/11         leadership [1] 20/22       manner [1] 48/21       manner [1] 48/21         leadership [1] 20/22       manner [1] 48/21       moratorium [2] 24/13 13/13 35/1 36/16 40/1         lease [2] 8/7 8/8       March [3] 1/1 24/8 50/13       most [5] 13/18 17/9 21/5 32/5 34/25         lease [2] 47/8       March [3] 1/1 24/8 50/13       most [5] 13/18 17/9 21/5 32/5 34/25         lease [1] 30/6       March [3] 1/1 24/8 50/13       most [5] 13/18 17/9 21/5 32/5 34/25         legislation [2] 44/11 45/3       master [2] 34/3 37/1       master [2] 34/3 37/1       move [4] 8/8 8/25 17/23 27/4         legislation [2] 4/2 8/2 8/2 8/2 8/2 8/15 9/20 10/4       may [12] 21/2 13/17 3/18 3/21 3/21 4/8       move [2] 8/16 8/18       movel [2] 8/16 8/18         legislation [2] 4/2 2 8/2 8/2 8/2 8/2 8/2 9/20 10/4       may [12] 21/2 12/2 16/12 16/15 16/17 5/22 5/22 16/15 24/25       movel [2] 8/16 8/18       movel [2] 11/4 7/1 7/9 12/1 2/9 16/1         legislation [2] 2/24 18/2 8/2 8/2 8/2 8/2 8/2 8/2 8/2 8/2 12/2 12			
late [3] 4/3 4/3 4/9/2 man [1] 4/16 manner [1] 4/8/21 manner [1] 4/8/21 market [1] 40/11 market [1] 40/11 market [1] 40/11 market [1] 40/11 market [1] 40/11 market [1] 40/11 market [2] 41/8 41/1 45/3 market [2] 41/6 41/6 market [2] 41/3 41/8 42/2 51/2 32/34 23/18 26/25 matter [2] 41/3 41/3 30/3 41/4 34/3 38/3 4/18 4/23 51/17 5/22 51/2 16/15 24/25 matter [2] 31/1 40/17 40/11 46/8 47/1 47/12 50/1 5/25 71/2 81/4 81/15 8/20 8/22 9/20 12/12 16/12 16/12 16/12 11/2 11/2 12/2 16/12 16/12 16/21 10/21 12/12 16/12 16/12 16/17 16/22 19/21 12/12 16/12 16/12 16/17 16/22 19/21 12/12 16/12 16/12 16/17 16/22 19/21 12/12 16/12 16/14 16/17 17/120 45/7 meantime [1] 30/24 meantime [1] 3			morality [1] 48/15
Haler [2]       14/9 53/12       manner [1]       31/3         lawyers [1]       31/3       manner [1]       88/42       521 5/21 13/2 20/15 20/25 21/7 21/16         leadership [1]       20/22       31/1       34/13 36/1 36/16 40/1       21/23 31/11 34/13 36/1 36/16 40/1         lease [2]       17/15 18/7 20/18 29/4 29/4 34/22       35/4 35/23 37/2       44/22 45/6 45/12 45/13         lease [2]       37/8 78       March [3] 1/1 24/8 50/13       most [5] 13/18 17/9 21/1 52/5 34/25         lease [2]       34/2 34/25 36/4       market [1] 42/11       movel [2] 9/16 8/18         legislation [2]       44/11 45/3       market [1] 42/11       movel [2] 8/16 8/18         legislature [1]       32/2 5/2 8/2 8/2 8/2 8/2 8/2 8/2 8/2 8/2 8/2 8	late [3] 4/3 4/3 49/2		
hawyes [1] 51/3       many [14] 8/14 10/18 13/8 13/25       21/23 31/11 34/13 35/1 36/16 40/1         League [1] 14/11       17/15 18/7 20/18 29/4 29/4 29/4 34/22       40/22 43/6 43/21 43/22 43/6 43/21 43/22 43/6 43/21 43/22 43/6 43/21 43/22 43/6 43/21 43/22 43/6 43/21 43/22 43/6 43/21 43/22 43/6 43/21 43/22 43/6 43/21 43/22 43/6 43/21 43/22 43/6 43/21 43/22 43/6 43/21 43/22 43/6 43/21 43/22 43/6 43/21 43/22 43/6 45/12 45/13         League [1] 14/1       17/15 18/7 20/18 29/4 29/4 29/4 29/4 34/22       40/22 43/6 43/21 43/22 43/6 45/12 45/13         least [5] 9/7 21/5 21/16 28/13 37/7       March [3] 1/1 24/8 50/13       most [5] 13/18 17/9 21/5 32/5 34/25         least [1] 30/6       March [3] 1/1 24/8 50/13       most [5] 13/18 17/9 21/5 32/5 34/25         legislation [2] 44/11 45/3       master [2] 41/6 41/6       move [4] 8/18 8/25 17/23 27/4         Legislature [1] 42/1       may [1] 21/25       matter [2] 34/3 37/1       move [4] 8/18 8/25 17/23 27/4         legislation [2] 44/14 15/3       maybe [12] 3/17 3/18 3/21 3/21 4/8       27/2 27/13 33/1 33/9 34/4 38/1 38/3         legislation [2] 4/12 20/15       maybe [12] 3/17 3/12 32/2 3/17 4/23 5/9 5/12       5/25 7/12 8/14 8/15 8/20 8/22 9/20       Mr. [6] 12/2 19/2 1/2 23/2 27/6 33/2 38/2         light [6] 35/7 35/12 35/12 35/14 39/15       me[5] 17/4 25/17 30/0 31/23 20/22 21/3 21/8 21/12       Mr. Moter [1] 27/6         lighte [1] 35/11       meantime [1] 30/24       meantime [1] 30/24       Mr. Rol [1] 12/2 18/12 3/12 3/27 3/28 34/6 <td>later [2] 14/5 35/12</td> <td></td> <td></td>	later [2] 14/5 35/12		
League [1] 14/11 37/20178 29/4 29/4 29/4 29/4 29/4 29/4 29/4 29/4		many [14] 8/14 10/18 13/8 13/25	
leases [2] 3/7 3/7       March [3] 1/1 24/8 50/13       most [5] 13/18 17/9 21/5 32/5 34/25         leave [1] 34/8       March [3] 1/1 24/8 50/13       most [5] 13/18 17/9 21/5 32/5 34/25         leave [1] 34/8       March [3] 1/1 24/8 50/13       most [5] 13/18 17/9 21/5 32/5 34/25         leave [1] 34/8       March [3] 1/1 24/8 50/13       most [5] 13/18 17/9 21/5 32/5 34/25         leave [1] 34/8       March [3] 1/1 24/8 50/13       most [5] 13/18 17/9 21/5 32/5 34/25         leave [1] 34/8       March [3] 1/1 24/8 50/13       most [5] 13/18 17/9 21/5 32/5 34/25         legislation [2] 44/11 45/3       master [2] 41/6 41/6       move [2] 8/16 8/18         legislation [2] 44/11 45/3       Match [4] 23/2 23/2 3/14 23/18 26/25       motter [2] 9/14 7/1 7/9 12/1 12/9 16/1         less [1] 17/18       matter [2] 3/17 3/18 3/21 3/21 4/8       move [4] 8/18 4/23 3/7 12/25 5/22 1/2/15 5/25 5/21 2/25 1/2 2/2 1/2/2 5/12 3/1 14/8       MR [29] 1/14 7/1 7/9 12/1 12/9 16/1         level [1] 29/19       maybe [12] 3/17 3/18 3/21 3/21 4/8       maybe [12] 3/17 3/18 3/21 3/2 3/2 3/2 3/2       Mr. Robert [1] 12/2       moving [1] 12/2       3/2 27/6 33/2 38/2         lighted [1] 35/11       meantime [1] 30/24       meantime [1] 30/24       Mr. Robert [1] 27/2       Mr. Robert [2] 17/2 3/2       Mr. Will [1] 38/2         lighted [1] 35/14       median [2] 43/3 43/8       mutting 1/1 45/22       Mr. Sali 1 1/5 1/20 3/8 6/1 7/14 10/9<	League [1] 14/11		
March 13th [1] 50/13       mother [2] 9/7 9/11         leave [1] 34/8       market [1] 42/11       move [4] 8/18 8/25 17/23 27/4         left [1] 30/6       market [1] 42/11       move [4] 8/18 8/25 17/23 27/4         legislation [2] 44/11 45/3       master [2] 34/2 3/3 37/1       move [4] 8/18 8/25 17/23 27/4         legislation [2] 42/1       master [2] 34/3 37/1       move [4] 8/18 8/25 17/23 27/4         legislation [2] 42/1       master [2] 34/3 37/1       move [2] 8/16 8/18         legislation [2] 42/1       master [2] 3/17 3/18 3/21 3/21 4/8       move [1] 25/4         less [1] 17/18       maybe [12] 3/17 3/18 3/21 3/21 4/8       move [2] 8/16 8/18         let's [3] 1/4 3/20 51/15       maybe [12] 3/17 3/18 3/21 3/21 4/8       27/2 27/13 3/3 3/3 3/4 3/8 3/21 3/21 4/8         light [6] 35/7 35/12 35/12 39/14 39/15       me [37] 2/21 2/22 3/17 4/23 5/9 5/12       Mr. [6] 12/2 19/2 23/2 27/6 33/2 38/2         light [6] 35/7 35/12 35/12 39/14 39/15       11/4 47/2 47/17 47/19 47/22 47/25       Mr. Michael [2] 19/2 33/2         lights [2] 36/6 39/17       means [3] 17/17 17/120 45/7       Mr. Solet [1] 27/6         median [2] 43/3 43/8       17/2 2 8/19 19/19 21/9 23/14 26/12         1/14 14/10 15/1 15/17 19/25       median [2] 43/3 43/8       17/22 18/19 19/19 21/9 23/14 26/12         1/14 34/12 26/2 26/8 29/12 29/19 30/7       median [2] 43/3 43/8       17/21 8/17/18 15/18	lease [2] 8/7 8/8		
LED [3] 34/24 34/25 36/4 left [1] 30/6 legislation [2] 44/11 45/3 Legislature [1] 42/1 less [1] 17/18 less [1] 17/18 less [1] 17/18 less [1] 17/18 less [1] 17/18 less [1] 17/18 less [1] 17/18 lest [2] 3/2 3/3 37/1 maybe [12] 3/37 3/18 3/21 3/21 4/8 4/18 4/23 5/17 5/22 5/22 16/15 24/25 sl/11 40/7 40/11 46/8 47/1 47/12 50/1 5/25 7/12 8/14 8/15 8/20 8/22 9/20 life [5] 1/4 3/20 51/15 level [1] 29/19 life [5] 1/24 10/17 30/3 35/9 36/18 light [6] 35/7 35/12 35/12 39/14 39/15 slighted [1] 35/11 light [6] 35/7 35/12 39/14 39/15 slight [2] 3/6 39/17 like [3] 1/24 3/4 3/18 3/22 3/24 5/11 slight [2] 35/6 39/17 like [3] 1/24 3/4 3/18 3/22 3/24 5/11 solution [3] 17/17 17/20 45/7 meantime [1] 30/24 medial [2] 2/24 8/2 and [3] 33/24 34/1 34/17 and [4] 1/3 and [4			
left [1] 30/6       master [2] 41/16 41/6       moved [2] 8/16 8/18         legislation [2] 44/11 45/3       matter [2] 34/3 37/1       moving [1] 25/4         Legislature [1] 42/1       matter [2] 34/3 37/1       may [1] 21/25         matter [2] 34/3 37/1       may [1] 21/25       moving [1] 25/4         may [1] 21/25       may [1] 21/25       may [1] 21/25         may [1] 21/25       may [1] 21/25       may [1] 21/25         may [1] 21/25       may [1] 21/22 3/7 3/18 3/21 32/1 4/8       38/14 40/7 40/11 46/8 47/1 47/12 50/1         level [1] 29/19       may [1] 21/2 23/2 23/17 4/23 5/9 5/12       5/25 7/12 8/14 8/15 8/20 8/22 9/20       Mr. [6] 12/2 19/2 23/2 27/6 33/2 38/2         light [6] 35/7 35/12 35/12 39/14 39/15       5/25 7/12 8/14 8/15 8/20 8/22 9/20       Mr. Robert [1] 21/2       Mr. Cell [1] 12/2         19/25 20/33 20/22 21/3 21/32 21/8 21/12       19/25 20/33 20/22 21/3 21/8 21/12       Mr. Robert [1] 21/92 33/2         light [2] 34/24 34/25       meantime [1] 30/24       Mr. Robert [1] 23/2         meantime [1] 30/24       meantime [1] 30/24       Mr. Will [1] 38/2         meating [2] 12/19 21/2       median [2] 43/3 43/8       17/22 18/19 19/19 21/9 23/14 26/12         30/7 31/23 34/9 34/14 40/20 48/13       median [2] 32/1 34/3 3/8       17/22 18/21 2/22 38/20 46/8 47/24 48/4         medium [1] 45/22       median [2] 50/6			move [4] 8/18 8/25 17/23 27/4
legislature [1] 44/11 45/3       matter [2] 34/3 37/1       MR [29] 1/14 7/1 7/9 12/1 12/9 16/1         less [1] 17/18       may [1] 21/25       May [1] 21/25       MR [29] 1/14 7/1 7/9 12/1 12/9 16/1         less [1] 17/18       may [1] 21/25       May [1] 21/25       Sign 2         less [1] 17/18       may [1] 21/25       MR [29] 1/14 7/1 7/9 12/1 12/9 16/1         less [1] 17/18       may [1] 21/25       Sign 2         let [3] 1/4 3/20 51/15       me [37] 2/21 2/22 3/17 4/23 5/9 5/12       Sign 2         level [1] 29/19       Sign 2       Sign 2       Sign 2         light [6] 35/7 35/12 35/12 39/14 39/15       Sign 2       Sign 2       Mr. Michael [2] 19/2 33/2         light [2] 34/24 34/25       Sign 3       Sign 2       Mr. Michael [2] 19/2 33/2         lights [2] 35/6 39/17       Sign 3       Mr. Robert [1] 27/6       Mr. Robert [1] 27/6         meatime [1] 30/24       meatime [1] 30/24       Mr. Rol [1] 38/2       Ms [4] 1/7 7/2 50/6 50/16         meatime [1] 30/24       meatime [1] 30/24       Mr. Rol [1] 38/2       Ms [4] 1/7 7/2 50/6 50/16         meatime [1] 30/24       meatime [1] 30/24       Mr. Rol [1] 33/2       Ms [4] 1/7 7/2 50/6 50/16         meatime [1] 30/24       meatime [1] 30/24       Mr. Rol [1] 33/2       Ms [4] 1/7 7/2 50/6 50/16         median [2] 43/3 43/8	left [1] 30/6		
Legislature [1] 42/1 less [1] 17/18 less [1] 17/18 less [1] 17/18 let [9] 4/22 8/2 8/2 8/15 9/20 10/4 38/25 40/16 let [9] 4/22 8/2 8/2 8/15 9/20 10/4 38/25 40/16 level [1] 29/19 life [5] 1/2 10/17 30/3 35/9 36/18 light [6] 35/7 35/12 35/12 39/14 39/15 39/23 lighted [1] 35/11 light [2] 34/24 34/25 lights [2] 35/6 39/17 like [37] 1/24 3/4 3/18 3/22 3/24 5/11 5/13 5/18 7/16 7/21 10/17 13/11 13/12 13/12 34/9 34/14 40/20 48/13 48/15 48/20 48/21 48/22 50/2 like We [1] 48/20 line [1] 13/17 30/4 41/1 42/18 43/17 41/3 44/16 45/17 45/25 lines [1] 45/20			
let [9]       4/22 8/2 8/2 8/2 8/2 8/15 9/20 10/4       maybe [12]       3/17 3/18 3/21 3/21 4/8       2/1/2 2/13 3/31 3/31 3/31 3/31 3/31 3/31		may [1] 21/25	16/9 <sup>-</sup> 19/1 19/5 19/13 23/1 23/9 27/1
38725 40/16       4/18 4/23 5/17 5/22 5/22 16/15 24/25       38/11 40/7 40/11 46/8 47/1 47/12 50/1         let's [3] 1/4 3/20 51/15       me [37] 2/21 2/22 3/17 4/23 5/9 5/12       50/17 51/5         level [1] 29/19       me [37] 2/21 2/22 3/17 4/23 5/9 5/12       50/17 51/5         life [5] 1/24 10/17 30/3 35/9 36/18       12/12 16/15 16/17 16/22 19/21       Mr. [6] 12/2 19/2 23/2 27/6 33/2 38/2         light [6] 35/7 35/12 35/12 39/14 39/15       19/25 20/13 20/22 21/3 21/8 21/12       Mr. Michael [2] 19/2 33/2         19/25 20/13 20/22 21/3 21/8 21/12       Mr. Michael [2] 19/2 33/2       Mr. Robert [1] 27/6         19/25 20/13 20/22 21/3 21/8 21/12       Mr. Robert [1] 27/6       Mr. Robert [1] 27/6         19/25 35/6 39/17       means [3] 17/17 17/20 45/7       means [3] 17/17 17/20 45/7       Mr. Will [1] 38/2         lights [2] 35/6 39/17       means [3] 17/17 17/20 45/7       meantime [1] 30/24       Mr. Will [1] 1/5 1/20 3/8 6/1 7/14 10/9         14/14 14/10 15/1 15/12 15/17 19/25       medialions [1] 39/15       medialions [1] 39/15       Mr. [41] 1/2 16/12 18 15/18 15/19 16/20         30/7 31/23 34/9 34/14 40/20 48/13       meting [2] 12/19 21/2       Meduim [1] 45/22       34/13 35/22 38/20 46/8 47/24 48/4         meting [2] 13/17 30/4 41/1 42/18 43/17       meting [2] 12/19 21/2       Meduim [1] 50/6       multiply [2] 7/24 7/25         line [1] 45/20       members [3] 25/1 34/5 35/5 <t< td=""><td>let [9] 4/22 8/2 8/2 8/2 8/15 9/20 10/4</td><td></td><td></td></t<>	let [9] 4/22 8/2 8/2 8/2 8/15 9/20 10/4		
life [5]       1/4 3/20 51/15         level [1] 29/19       5/25 7/12 8/14 8/15 8/20 8/22 9/20         life [5]       1/24 10/17 30/3 35/9 36/18         light [6]       35/7 35/12 35/12 39/14 39/15         sighted [1]       35/12 35/12 39/14 39/15         light [6]       35/7 35/12 35/12 39/14 39/15         light [6]       35/7 35/12 35/12 39/14 39/15         light [2]       34/24 34/25         lights [2]       34/24 34/25         lights [2]       35/6 39/17         like [37]       1/24 3/4 3/18 3/22 3/24 5/11         for [37]       1/23 3/3 3/34/3 3/11         for [37]       1/24 3/4 3/18 3/22 3/24 5/11         for [37]       1/24 3/4 3/17 10/17 13/11 13/12         for [37]       1/37 3/4 48/12 20/2         for [37]       1/37 3/4 48/12 20/2         for [37]       1/37 3/4 48/12 20/2         like -	38/25 40/16		
like [1] 2/3 1/3       like [3] 1/24 10/17 30/3 35/9 36/18       light [6] 35/7 35/12 35/12 39/14 39/15         light [6] 35/7 35/12 35/12 39/14 39/15       light [6] 35/7 35/12 35/12 39/14 39/15       mean [5] 17/12 16/15 16/17 16/22 19/21         39/23       light [1] 35/11       light [2] 34/24 34/25       light [2] 34/24 3/4 3/18 3/22 3/24 5/11       Mr. Robert [1] 27/6         light [2] 35/6 39/17       means [3] 17/17 17/20 45/7       meantime [1] 30/24       Mr. Will [1] 38/2         1/4 14/10 15/1 15/12 15/17 19/25       meatime [1] 30/24       medialions [1] 39/15       Ms [4] 1/7 7/2 50/6 50/16         20/2 24/22 26/2 26/8 29/12 29/19 30/7       median [2] 43/3 43/8       median [2] 2/24 8/2       median [2] 2/24 8/2         30/7 31/23 34/9 34/14 40/20 48/13       medium [1] 45/22       medium [1] 45/22       medium [1] 45/22         like We [1] 48/20       meeting [2] 12/19 21/2       Megan [1] 50/6       multiply [2] 7/24 7/25         like We [1] 48/20       member [7] 17/1 23/20 23/23 24/20       34/13 35/22 38/20 46/8 47/24 48/4         meting [2] 12/19 21/2       Megan [1] 50/6       multiply [2] 7/24 7/25         multiply [2] 21/2 39/1 48/17       member [3] 25/1 34/5 35/5       munticipal [6] 33/23 33/24 34/1 34/17         44/3 44/16 45/17 45/25       members [3] 25/1 34/5 35/5       must [2] 25/20 48/10			Mr. [6] 12/2 19/2 23/2 27/6 33/2 38/2
light [6] 35/7 35/12 35/12 39/14 39/15       19/25 20/13 20/22 21/3 21/8 21/12       Mr. Michael [2] 19/2 33/2         39/23       23/12 27/16 30/3 31/17 33/13 38/16       Mr. Robert [1] 27/6         lighted [1] 35/11       19/25 30/12 47/17 47/19 47/22 47/25       Mr. Robert [1] 27/6         lights [2] 34/24 34/25       mean [5] 17/4 25/17 30/10 31/23 49/1       Mr. Will [1] 38/2         lights [2] 35/6 39/17       means [3] 17/17 17/20 45/7       Ms [4] 1/7 7/2 50/6 50/16         lights [2] 7/2 24/22 26/2 26/8 29/12 29/19 30/7       meatime [1] 30/24       median [2] 43/3 43/8         14/4 14/10 15/1 15/12 15/17 19/25       medical [2] 2/24 8/2       11/4 12/16 12/18 15/18 15/19 16/20         20/2 24/22 26/2 26/8 29/12 29/19 30/7       median [2] 43/3 43/8       17/22 18/19 19/19 21/9 23/14 26/12         median [2] 12/19 21/2       median [2] 12/19 21/2       median [2] 12/19 21/2       11/4 12/16 12/18 15/18 15/19 16/20         30/7 31/23 34/9 34/14 40/20 48/13       median [2] 12/19 21/2       medium [1] 45/22       34/13 35/22 38/20 46/8 47/24 48/4         meting [2] 12/19 21/2       medium [1] 50/6       member [7] 17/1 23/20 23/23 24/20       35/10 36/8         Munster [2] 21/7 36/25       members [3] 25/1 34/5 35/5       must [2] 25/20 48/10         meting [2] 12/19 11/4 11/3       members [3] 25/1 34/5 35/5       must [2] 25/20 48/10	life [5] 1/24 10/17 30/3 35/9 36/18		Mr. David [1] 12/2
39/23         lighted [1] 35/11         lighted [1] 35/11         lights [2] 34/24 34/25         lights [2] 35/6 39/17         like [37] 1/24 3/4 3/18 3/22 3/24 5/11         5/13 5/18 7/16 7/21 10/17 13/11 13/12         1/18 47/2 47/17 47/19 47/22 47/25         means [3] 17/17 17/20 45/7         meantime [1] 30/24         medallions [1] 39/15         median [2] 43/3 43/8         median [2] 43/3 43/8         median [2] 2/24 8/2         20/2 24/22 26/2 26/8 29/12 29/19 30/7         30/7 31/23 34/9 34/14 40/20 48/13         48/15 48/20 48/21 48/22 50/2         like We [1] 48/20         line [9] 13/17 30/4 41/1 42/18 43/17         44/3 44/16 45/17 45/25         lines [1] 45/20             lines [1] 45/20	light [6] 35/7 35/12 35/12 39/14 39/15		
Ingrited [1] 35/11       mean [5] 17/4 25/17 30/10 31/23 49/1       Mr. Will [1] 38/2         lighting [2] 34/24 34/25       mean [5] 17/4 25/17 30/10 31/23 49/1       Mr. Will [1] 38/2         lighting [2] 34/24 34/25       means [3] 17/17 17/20 45/7       Ms [4] 1/7 7/2 50/6 50/16         like [37] 1/24 3/4 3/18 3/22 3/24 5/11       meantime [1] 30/24       Must [3] 1/5 1/20 3/8 6/1 7/14 10/9         5/13 5/18 7/16 7/21 10/17 13/11 13/12       medallions [1] 39/15       median [2] 43/3 43/8       17/22 18/19 19/19 21/9 23/14 26/12         20/2 24/22 26/2 26/8 29/12 29/19 30/7       medical [2] 2/24 8/2       medical [2] 2/24 8/2       7/18 27/20 28/12 31/2 32/7 32/8 34/6         30/7 31/23 34/9 34/14 40/20 48/13       medium [1] 45/22       medium [1] 45/22       34/13 35/22 38/20 46/8 47/24 48/4         meeting [2] 12/19 21/2       Megan [1] 50/6       multiply [2] 7/24 7/25       multiply [2] 7/24 7/25         like We [1] 48/20       member [7] 17/1 23/20 23/23 24/20       35/10 36/8       Muster [2] 21/7 36/25         lines [1] 45/20       members [3] 25/1 34/5 35/5       must [2] 25/20 48/10       must [2] 25/20 48/10			
lights [2] 35/6 39/17       Imeans [3] 1/1/1 1/1/20 45/7       Imeans [3] 1/1/1 1/1/20 45/7         like [37] 1/24 3/4 3/18 3/22 3/24 5/11       Imeans [3] 1/1/1 1/1/20 45/7       Imeans [3] 1/1/1 1/1/20 45/7         5/13 5/18 7/16 7/21 10/17 13/11 13/12       Imeans [1] 30/24       Imeans [1] 30/24         14/4 14/10 15/1 15/12 15/17 19/25       medallions [1] 39/15       Imedian [2] 43/3 43/8         20/2 24/22 26/2 26/8 29/12 29/19 30/7       medical [2] 2/24 8/2       17/22 18/19 19/19 21/9 23/14 26/12         30/7 31/23 34/9 34/14 40/20 48/13       medical [2] 2/24 8/2       7/18 27/20 28/12 31/2 32/7 32/8 34/6         30/7 31/23 34/9 34/14 40/20 48/13       medium [1] 45/22       medium [1] 45/22         like We [1] 48/20       member [7] 17/1 23/20 23/23 24/20       34/13 35/22 38/20 46/8 47/24 48/4         Iine [9] 13/17 30/4 41/1 42/18 43/17       Megan [1] 50/6       member [7] 17/1 23/20 23/23 24/20         44/3 44/16 45/17 45/25       members [3] 25/1 34/5 35/5       Munster [2] 21/7 36/25         Iines [1] 45/20       members [3] 25/1 34/5 35/5       must [2] 25/20 48/10		mean [5] 17/4 25/17 30/10 31/23 49/1	Mr. Will [1] 38/2
like [37]       1/24 3/4 3/18 3/22 3/24 5/11         5/13 5/18 7/16 7/21 10/17 13/11 13/12         14/4 14/10 15/1 15/12 15/17 19/25         20/2 24/22 26/2 26/8 29/12 29/19 30/7         30/7 31/23 34/9 34/14 40/20 48/13         48/15 48/20 48/21 48/22 50/2         like We [1]       48/20         line [9]       13/17 30/4 41/1 42/18 43/17         44/3 44/16 45/17 45/25       members [3]       25/1 34/5 35/5         lines [1]       45/20	lights [2] 35/6 39/17		
5/13 5/16 7/16 7/21 10/17 13/11 13/12       median [2] 43/3 43/8       17/22 18/19 19/19 21/9 23/14 26/12         14/4 14/10 15/1 15/12 15/17 19/25       median [2] 43/3 43/8       17/22 18/19 19/19 21/9 23/14 26/12         20/2 24/22 26/2 26/8 29/12 29/19 30/7       medical [2] 2/24 8/2       27/18 27/20 28/12 31/2 32/7 32/8 34/6         30/7 31/23 34/9 34/14 40/20 48/13       medium [1] 45/22       34/13 35/22 38/20 46/8 47/24 48/4         48/15 48/20 48/21 48/22 50/2       medium [1] 50/6       multiply [2] 7/24 7/25         like We [1] 48/20       medber [7] 17/1 23/20 23/23 24/20       35/10 36/8         Megan [1] 50/6       member [7] 17/1 23/20 23/23 24/20       35/10 36/8         44/3 44/16 45/17 45/25       members [3] 25/1 34/5 35/5       Munster [2] 21/7 36/25         members [1] 45/20       members [3] 25/1 34/5 35/5       must [2] 25/20 48/10	like [37] 1/24 3/4 3/18 3/22 3/24 5/11		
14/4 14/10 15/1 15/12 15/17 15/25       medical [2] 2/24 8/2       27/18 27/20 28/12 31/2 32/7 32/8 34/6         20/2 24/22 26/2 26/8 29/12 29/19 30/7       medical [2] 2/24 8/2       34/13 35/22 38/20 46/8 47/24 48/4         30/7 31/23 34/9 34/14 40/20 48/13       medium [1] 45/22       34/13 35/22 38/20 46/8 47/24 48/4         48/15 48/20 48/21 48/22 50/2       meeting [2] 12/19 21/2       multiply [2] 7/24 7/25         like We [1] 48/20       member [7] 17/1 23/20 23/23 24/20       35/10 36/8         line [9] 13/17 30/4 41/1 42/18 43/17       member [7] 17/1 23/20 23/23 24/20       35/10 36/8         44/3 44/16 45/17 45/25       members [3] 25/1 34/5 35/5       must [2] 25/20 48/10         men [1] 41/13       men [1] 41/13			
30/7 31/23 34/9 34/14 40/20 48/13       medium [1] 45/22       34/13 35/22 38/20 46/8 47/24 48/4         48/15 48/20 48/21 48/22 50/2       meeting [2] 12/19 21/2       multiply [2] 7/24 7/25         like We [1] 48/20       Megan [1] 50/6       multiply [2] 3/23 33/24 34/1 34/17         1ine [9] 13/17 30/4 41/1 42/18 43/17       member [7] 17/1 23/20 23/23 24/20       35/10 36/8         44/3 44/16 45/17 45/25       members [3] 25/1 34/5 35/5       Munster [2] 21/7 36/25         innes [1] 45/20       members [3] 25/1 34/5 35/5       must [2] 25/20 48/10			
446/13 48/20 48/21 48/22 50/2       Megan [1] 50/6       municipal [6] 33/23 33/24 34/1 34/17         like We [1] 48/20       member [7] 17/1 23/20 23/23 24/20       35/10 36/8         line [9] 13/17 30/4 41/1 42/18 43/17       44/3 44/16 45/17 45/25       Megan [1] 50/6         lines [1] 45/20       members [3] 25/1 34/5 35/5       Munster [2] 21/7 36/25         members [3] 25/1 34/5 35/5       must [2] 25/20 48/10         members [1] 41/13       must [2] 23/41 4/17 4/18 4/19 4/25	30/7 31/23 34/9 34/14 40/20 48/13		
member [7]       17/1       23/20       35/10       36/8         line [9]       13/17       30/4       41/1       42/18       43/17         44/3       44/16       45/17       45/25       Munster [2]       21/7       36/25         lines [1]       45/20       members [3]       25/1       34/5       35/5       must [2]       25/20       48/10         members [1]       41/13       411       411       411       4112       4112       4112			
44/3 44/16 45/17 45/25       24/20 39/1 48/17       Munster [2] 21/7 36/25         lines [1] 45/20       members [3] 25/1 34/5 35/5       must [2] 25/20 48/10         men [1] 41/13       mex [41] 2/23 4/1 4/17 4/18 4/19 4/25		member [7] 17/1 23/20 23/23 24/20	35/10 36/8
men [1] 41/13 my [41] 2/23 4/1 4/17 4/18 4/19 4/25	44/3 44/16 45/17 45/25		
lion [1] 30/8	lines [1] 45/20		
	lion [1] 30/8		, [] 2.2

Μ	off [20] 2/9 3/2 4/7 4/8 4/13 4/17 8/6	particularly [2] 20/4 33/24
my [35] 5/23 7/13 8/18 8/23 8/25 9/7	8/17 8/20 14/2 17/25 18/4 24/6 24/15	parties [1] 17/8
9/10 9/11 9/12 9/13 13/25 13/25 14/10	25/12 39/10 39/17 40/3 45/14 51/15	partly [1] 39/25
19/21 20/3 20/10 20/16 20/21 23/17	offer [1] 50/10	partners [1] 28/19
24/6 24/13 24/14 24/22 25/7 27/22	offered [2] 35/24 37/3	pass [1] 30/24
30/11 33/16 33/20 33/21 39/11 42/18	office [5] 8/17 35/20 37/2 50/12 51/2	past [1] 41/3
43/12 47/18 48/10 50/12	Officers [1] 51/2	pastor [4] 19/24 20/11 22/2 24/22
myself [3] 5/12 16/23 31/14	offs [1] 18/2	Pastor's [1] 20/1
N	often [3] 14/13 14/20 21/17 oh [5] 4/12 4/13 4/14 40/9 42/17	patience [2]  37/10 51/8 Patrick's [1]  7/20
<u>N</u>	okay [9] 1/22 4/16 4/25 18/8 40/14	pay [25] 2/14 2/15 4/5 4/24 8/1 8/5
NAACP [5] 27/22 28/1 31/9 39/1 41/25	42/10 42/15 43/25 48/9	8/19 8/24 9/2 9/6 9/14 9/17 9/23 13/2
name [22] 1/17 7/12 7/13 8/24 9/4	old [5] 3/17 9/5 9/12 17/18 17/20	15/13 15/14 23/23 24/1 24/13 25/5
12/12 16/12 16/17 19/16 23/12 23/17	once [4] 5/10 9/6 14/15 39/16	26/10 28/4 28/9 30/12 37/4
25/22 27/16 33/16 33/21 38/16 38/18	one [20] 3/16 3/16 4/5 4/9 9/25 10/11	paying [6] 2/2 4/13 24/2 26/5 31/20
38/18 47/17 47/18 50/6 50/7	21/23 24/5 24/11 26/2 27/3 27/21 31/8	45/7
Nancy [1] 19/18		peanut [1] 44/2
nature [1] 15/15 need [15] 20/4 21/9 21/19 30/11 33/13	ones [1] 36/1	penalize [2] 3/19 3/20
33/17 36/17 39/8 42/22 43/22 44/15	only [9] 11/2 17/7 18/4 24/14 24/19	Pennanen [5] 19/2 19/2 19/4 19/8
44/24 44/25 44/25 47/16	24/19 31/4 41/14 45/2	22/25
needed [1] 10/12	open [1]  49/3	people [51] 3/7 3/8 3/11 3/12 3/22
needs [4] 21/2 29/24 36/3 43/21	opened [1] 9/3	3/23 3/24 4/4 4/12 5/10 5/18 8/14
Network [1] 41/15	operate [1] 35/3	10/18 11/1 13/1 20/2 20/4 20/7 20/8
new [2] 20/12 45/21	operation [1] 36/8	20/12 20/13 20/17 20/18 20/23 21/3
news [1] 13/19	operational [1] 36/12	21/5 21/14 21/15 21/19 21/21 21/22
newspaper [1] 30/16	operations [1] 36/11	23/25 24/18 25/1 25/4 25/12 25/20
next [17] 1/6 3/7 7/1 8/18 12/1 16/1	opinion [1] 40/15	26/3 26/4 26/10 28/9 28/14 30/11 31/9
19/1 23/1 24/10 24/11 27/1 27/4 27/6	opportunity [3] 19/21 41/9 41/11	41/20 43/5 45/7 45/8 45/10 48/20
33/1 38/1 42/13 45/4	oppose [1] 1/25	48/22
night [1] 35/14	opposition [1] 36/20	people's [1] 2/23
nighttime [1] 35/15	organization [1] 24/24 other [20] 2/6 2/23 5/10 10/4 13/1 17/4	percent [14] 1/25 2/12 2/14 3/6 4/8 5/20 25/16 26/1 28/21 30/22 36/7
NIPSCO [40] 7/20 8/2 8/17 9/1 9/3 9/8	17/21 18/11 18/12 18/13 21/7 25/21	42/14 42/15 43/1
9/14 9/23 10/1 10/2 14/23 15/8 17/5	28/17 29/14 29/19 30/3 31/12 44/15	percentage [2] 4/7 18/1
17/9 18/6 18/12 18/13 20/5 20/14	45/22 51/2	perfect [1] 43/19
21/18 24/2 24/13 25/8 25/14 25/20	others [1] 19/25	perhaps [1] 21/15
28/20 28/23 28/23 29/7 29/18 30/8	ought [1] 4/18	permission [2] 8/23 50/11
30/15 30/22 34/19 35/6 36/12 36/22 37/8 40/4 47/22	our [25] 9/17 9/17 13/4 14/9 14/9	permitted [1] 51/3
NIPSCO's [2] 13/14 14/22	14/17 17/18 25/3 27/4 28/4 29/19	person [6] 1/23 2/2 2/2 4/9 7/22 45/21
NIPSCO-owned [1] 35/6	31/19 34/7 34/9 34/14 35/5 36/11	persons [1]  10/1
NLMK [1] 13/13	36/15 36/18 36/20 39/7 39/8 39/25	Peter [1] 19/18
no [18] 2/10 2/13 3/7 3/7 8/15 17/16	40/2 41/7	petition [1] 36/21
21/23 25/10 25/14 27/3 35/9 42/18	ourselves [5] 33/25 35/19 35/23 36/22	
42/18 50/4 50/10 50/16 50/17 50/22	37/2	picture [2] 25/6 25/18
nobody [3] 30/10 31/20 45/19	out [26] 3/11 5/12 7/23 8/1 8/16 9/2	pipes [1] 24/15
non [1] 24/24	10/4 10/19 12/12 12/19 15/7 16/15 17/19 20/2 20/19 20/19 20/23 21/4	place [7] 4/22 8/9 8/19 9/1 34/9 45/5 45/5
non-profit [1] 24/24	25/4 29/25 30/9 32/2 39/13 39/16	45/5 plan [2]  9/15 45/3
northwest [1] 17/15	43/10 45/15	plants [5] 2/7 2/7 13/5 44/15 44/15
not [56]	outcomes [2] 39/20 45/25	plateaued [1] 17/3
notices [4] 3/12 5/21 17/25 45/14	outlay [1] 45/14	players [1] 39/6
now [25] 2/20 3/15 4/2 5/25 8/8 9/16	output [1] 43/16	playing [2] 26/2 26/3
10/21 15/12 24/22 25/23 28/1 28/21	outside [1] 28/15	please [18] 1/17 1/21 7/12 7/15 12/17
29/3 29/12 30/16 31/1 31/1 35/12 39/7	over [5] 1/25 17/12 24/2 42/12 42/13	16/21 19/16 19/20 23/12 23/16 27/16
40/4 41/5 41/24 45/20 50/10 51/12	owe [1] 4/11	27/19 31/17 38/21 40/22 47/4 47/17
nowhere [1] 5/22 Ns [1] 19/18	own [4]  9/1 14/5 28/20 30/21	48/11
nuances [1] 31/21	owned [1] 35/6	pleasure [1]  33/20
number [3] 9/3 35/5 45/9	owner [1] 16/24	Ploense [1] 27/2
numbers [5] 17/11 20/10 21/10 21/11	owners [1] 43/14	PNC [1] 51/24
41/1	P	pocket [1] 24/13
		pockets [1] 17/24
0	P.M [1] 1/2 paid [1] 2/5	podium [1] 27/4 point [4] 31/12 39/9 40/13 40/18
Oakland [1] 41/2	palo [1] 2/5 paper [2] 45/14 48/7	point [4] 31/12 39/9 40/13 40/18 poles [1] 39/14
objection [1] 50/20	pardon [1] 35/21	poor [11] 2/1 2/9 3/22 4/9 4/16 5/15
objections [1] 50/15	parent [1] 1/23	5/18 10/21 10/23 28/25 48/22
obsessive [1] 32/2	participation [1] 51/7	poorer [1] 5/18
occur [1] 2/5	particular [2] 36/4 41/5	poorest [1] 48/23
October [1] 24/8		
	l	

Р	19/13 23/9 27/13 31/20 33/9 38/11	rely [1] 14/16
pop [1] 10/9	40/13 40/18 47/12	Remember [1] 42/16
population [1] 28/13	quick [1] 8/15	reminded [1] 10/2
portion [4] 12/24 13/9 24/5 50/9	quickly [1] 12/22	rent [3] 8/2 23/22 23/23
position [2] 12/23 40/17	R	repeat [1] 20/11
positive [2] 45/7 45/25	R-a-p-o-p-o-r-t [1] 47/21	repetitive [1] 31/24
possible [1] 13/6	Rachel [3] 1/7 1/9 6/25	report [1]  15/7 Reporter [1]  19/17
possibly [1] 44/12	raise [4] 10/25 48/13 48/16 48/19	reporting [1] 15/16
power [7] 13/5 25/12 28/20 30/21 35/2	raised [1] 47/4	reports [3] 15/3 15/6 15/13
35/7 35/7 Droxoir [2] 42/42 42/47	raises [1] 9/22	representative [1] 25/8
Praxair [2] 13/13 13/17 Precinct [1] 23/18	RAPOPORT [4] 47/7 47/18 47/19	representatives [4] 39/13 40/1 44/10
predicted [1] 42/14	49/25	45/1
predictions [2] 42/4 45/8	rash [2] 39/22 39/24	represented [3] 28/5 28/10 30/12
Presiding [1] 51/2	rate [23] 12/25 13/4 13/10 13/11 15/14	
pretty [1] 3/8	15/15 17/7 17/9 18/4 18/5 18/9 25/14 25/17 25/24 28/18 30/16 34/10 35/18	33/23 34/1
previously [2] 15/2 34/12	36/21 37/6 42/10 42/25 43/2	request [1] 34/19 requested [1] 37/8
price [2] 8/24 41/19	ratepayer [2] 36/3 36/5	requires [1] 35/3
primary [1] 17/2	ratepayers [1] 13/22	rescheduling [1] 7/17
private [2] 29/8 29/10	rates [5] 2/4 17/13 18/15 35/13 42/25	research [3] 42/6 43/12 44/6
probably [3] 9/12 44/21 44/22 problem [3] 21/20 26/5 28/16	ratio [1] 17/25	reset [1] 37/5
problems [1] 43/15	read [3] 10/15 43/12 43/13	resetting [2] 34/18 34/19
proceeding [1] 51/12	Readiness [1] 41/10	resident [5] 1/23 16/24 36/7 43/7 43/8
produce [2] 43/19 44/12	reading [2] 7/20 16/16	residents [3] 9/16 28/2 35/9
producing [1] 45/11	ready [2] 8/18 8/25 real [2] 8/15 45/25	resources [1]  18/6 respond [3]  40/8 40/13 40/17
product [3] 17/5 45/24 45/24	reality [1] 31/23	rest [5] 13/10 13/21 14/6 15/14 25/16
production [1] 43/22	realize [2] 14/8 36/14	restate [1] 36/20
productive [3] 44/5 44/6 44/22	really [11] 4/20 5/9 12/22 29/1 29/1	result [2] 18/1 44/6
professor [4] 41/2 41/6 42/16 43/13	35/4 42/4 42/21 44/20 45/15 51/8	retaliation [1] 25/22
profit [3] 18/14 24/24 29/8 profitability [1] 13/15	reaping [1] 13/23	retirements [1] 14/13
profitable [3] 13/18 13/20 14/14	reason [2] 20/7 30/15	retiring [1] 13/5
profits [1] 17/10	reassociate [1] 36/22	rewards [1] 13/23
profoundly [1] 35/14	rebirth [1] 17/17	rich [2] 3/2 5/14
program [3] 10/8 10/12 41/8	receive [1] 9/19 RECEIVED [1] 50/24	rid [1] 2/7 right [13] 12/18 19/3 23/16 24/22
programs [2] 10/5 21/18	receives [1] 50/12	25/23 27/19 31/13 39/7 41/5 41/23
projecting [1] 17/11	receiving [2] 10/16 41/14	42/13 45/11 48/11
properly [1] 33/16 proposal [1] 17/7	recent [2] 17/2 17/14	robberies [2] 39/22 39/25
proposed [2] 18/13 34/10	recently [2] 10/15 13/15	Robert [3] 27/6 27/8 32/25
proposing [1] 18/7	recognized [1] 34/23	Roman [1] 30/7
prospect [1] 36/6	recommendations [4] 35/20 35/23	Ron [4] 23/2 23/4 23/18 26/25
provide [7] 3/20 10/13 14/17 14/18	35/24 37/2	ROOM [1] 51/24
15/3 35/16 44/13	reconnection [1] 31/15 record [12] 1/4 1/18 12/13 15/17	rotation [1] 44/5 rule [1] 17/6
provided [2] 36/21 47/2	17/10 18/14 27/3 33/18 47/3 50/4	running [4] 20/19 20/19 20/23 45/19
provident [1] 37/12	50/20 51/15	
providing [1] 42/23	reduced [2] 35/13 45/14	<u>S</u>
Psi [1] 27/23 public [30] 1/6 1/10 7/1 7/5 8/4 12/1	reduction [6] 9/19 9/21 10/17 10/25	sacrifice [3] 13/24 14/8 21/1
12/5 16/1 16/5 19/1 19/9 23/1 23/4	17/4 25/17	sacrificed [3] 14/9 14/10 14/12
27/1 27/6 27/9 27/24 29/8 29/10 29/10	REED [22] 1/14 7/1 7/9 12/1 12/9 16/1	sad [1] 25/23
33/1 33/5 36/9 38/1 38/6 42/24 47/7	16/9 19/1 19/5 19/13 23/1 23/9 27/1	said [15] 3/4 3/22 5/11 5/19 9/2 10/24
50/23 50/24 51/7	27/13 33/1 33/9 38/1 38/11 47/1 47/12 50/1 51/5	24/22 24/23 25/6 25/8 30/16 30/20 31/7 31/23 34/6
Public's [3] 50/9 50/19 50/22	reflect [4] 20/11 27/3 47/3 50/4	31/7 31/23 34/6 salaries [1] 43/5
pull [1] 42/11	reflected [1] 15/5	sales [1] 42/25
purchased [1] 10/10	regard [1] 33/13	same [3] 20/8 29/19 45/8
Purdue [1] 39/6	regards [1] 12/24	savings [1] 17/13
put [7] 2/6 3/25 8/7 11/1 18/10 18/12 30/3	region [2] 21/24 39/7	savvy [1] 10/3
putting [1] 10/21	regular [1] 15/11	say [27] 1/24 2/11 3/15 3/23 4/10 4/12
<u> </u>	regulate [3] 29/23 31/5 32/1	4/12 4/16 4/22 7/18 10/18 14/23 15/1
Q	regulating [1] 29/24	18/3 20/14 24/11 24/13 25/1 25/14 25/45 25/20 26/8 24/44 40/16 42/47
quality [2] 35/9 36/18	relate [4] 2/17 2/17 43/15 44/12 relationship [5] 40/5 40/25 44/4 44/7	25/15 25/20 26/8 31/11 40/16 42/17 44/19 49/4
quarterly [1] 15/5	44/23	saying [4] 25/13 35/22 44/19 44/24
question [3] 9/20 40/21 48/13	relationships [7] 41/25 41/25 42/1	says [1] 10/23
QUESTIONNAIRES [1] 50/23	42/1 44/9 44/25 46/5	scheduled [2] 30/18 51/13
questions [13] 1/14 7/9 12/9 16/9		
L		

	somoono [2] 7/49 0/2	study [1] 17/24
S	someone [2]  7/18 9/3 something [8]  3/18 4/13 5/3 10/10	study [1]  17/24 stuff [1]  42/11
Schererville [1] 36/25	25/6 25/17 31/18 39/23	submitted [1] 50/8
school [2] 41/14 51/10 screens [1] 20/6	sometimes [4] 20/15 24/16 33/25 44/8	
second [1] 19/4	somewhere [1] 30/18	substitute [2] 2/19 5/5
security [1] 9/3	son [1] 9/12	success [1] 14/16
see [13] 3/1 4/9 5/9 5/12 10/8 10/12	sooner [1]  37/13 sorry [4]  33/15 40/8 40/11 47/4	such [6] 2/13 17/23 17/23 18/4 35/3 45/4
10/20 15/12 21/23 39/3 41/17 47/4	sort [1] 40/20	45/4 sudden [1] 8/8
48/21	sought [1] 35/19	suddenly [1] 45/16
seems [3] 13/12 15/15 48/22	source [2] 28/20 30/21	suggest [1] 10/25
seen [4] 13/19 25/10 41/4 42/11 selling [1] 10/8	sources [1] 17/2	suited [1] 39/4
send [4] 3/11 4/6 8/12 45/15	South [2] 43/18 43/24	support [2] 14/18 45/2
senior [6] 10/3 25/2 27/25 29/15 30/2	speak [8] 20/12 28/15 31/14 34/2	supposed [3] 24/7 29/21 29/23
32/4	34/14 47/2 50/2 50/5 speaking [3] 28/1 29/13 31/8	sure [6]  4/14 4/17 10/10 14/6 42/20 45/10
seniors [2] 9/17 10/4	speaks [1] 30/10	surprised [1] 34/18
sense [1] 21/8	special [2] 36/10 37/4	surrounding [1] 31/12
seriously [1] 14/21 served [3] 23/20 36/18 36/19	specific [1] 13/3	susceptible [1] 8/9
service [2] 14/22 35/16		sustainability [2] 15/3 15/16
serving [1] 17/1	19/16 23/12 27/16 33/18 38/16 47/17	sworn [11] 1/10 7/5 12/6 16/5 19/9
set [6] 2/16 3/15 5/3 20/20 39/14	47/19 spalled [3] 33/16 50/7 50/7	23/5 27/9 33/5 38/7 47/8 47/25 system [1] 13/14
51/23	spelled [3]  33/16 50/7 50/7 spent [1]  23/25	system [1]  13/14 systems [2]  5/4 41/15
setting [3] 9/9 41/17 51/11	spoken [2] 13/1 19/25	
share [6] 2/15 2/15 19/21 19/23 20/3	spot [1] 34/21	<u>T</u>
20/9 she [10] 8/25 9/2 9/2 9/4 9/5 9/6 9/13	spread [1] 2/13	table [1] 14/24
9/14 24/6 50/8	squeeze [1] 3/4	tagging [1] 3/3
shed [1] 39/23	Sr [3] 27/6 27/8 32/25	take [7] 3/19 18/16 20/3 26/1 29/21
short [1] 42/21	St. [1]  7/20 St. Patrick's [1]  7/20	41/24 44/21 taking [3]  8/10 19/22 41/9
shortened [1] 14/12	Staff [1] 34/6	talk [2] 30/13 30/14
should [11] 2/12 5/12 24/3 24/9 25/11	stage [1] 17/17	talked [1] 9/25
27/3 34/15 42/17 43/19 47/3 50/4 shouldn't [2] 25/9 25/11	stand [3] 4/17 15/9 45/19	talking [3] 3/23 25/7 31/16
show [1] 15/8	standing [1] 28/7	tank [1] 44/25
showing [1] 13/15	start [3] 39/10 40/3 41/4	tap [1] 41/24
shows [1] 28/6	started [3] 39/2 39/11 39/21	targeting [1] 48/23 tariff [5] 34/20 34/23 35/17 36/10 37/5
shut [3] 17/25 18/2 18/4	state [5] 28/3 28/11 28/11 33/18 41/8 stated [1] 36/12	taught [1] 41/3
shut-off [2] 17/25 18/4	statistics [1] 42/5	tax [5] 10/14 17/14 42/25 42/25 43/2
shut-offs [1] 18/2	status [1] 29/22	teach [1] 41/2
significant [1] 28/3 simply [5] 25/5 25/13 26/10 30/1	statutory [1] 36/1	teacher [2] 1/23 2/19
35/15	stay [2] 42/19 42/19	teaching [2] 2/23 5/6
since [3] 18/5 29/10 48/6	stayed [1] 49/2	tech [1] 10/3
sir [32] 12/10 12/16 15/19 16/10 16/13	steady [1]  45/13 steel [10]  10/15 13/13 13/13 13/19	technical [1]  37/1 technically [1]  34/13
16/18 16/20 18/19 19/3 19/6 19/14	14/1 25/15 28/18 28/22 29/8 30/20	technology [2] 45/16 45/21
19/19 23/10 26/13 27/15 27/18 32/8	steelworker [2] 13/25 14/1	Teddiam [3] 16/2 16/4 18/25
33/10 33/15 37/16 38/12 38/16 38/20 40/22 47/4 47/13 47/15 47/22 47/25	steelworkers [2] 14/2 14/6	teenage [1] 8/25
48/4 48/8 49/5	step [2] 41/24 43/24	television [1] 23/15
sitting [1] 42/6	still [11] 2/2 2/20 2/24 20/23 20/25	tell [5] 8/15 31/17 35/1 47/22 47/25
situation [2] 5/17 24/7	21/6 21/20 21/23 29/18 30/25 50/5 stone [1]  30/19	tells [1]  28/23 Temple [1]  48/17
six [2] 7/22 17/19	stop [2] 26/2 39/24	ten [2] 17/19 42/13
skip [1] 43/4	stories [2] 8/15 43/14	tenant [1] 24/10
sleep [1] 29/5 slightly [1] 12/23	streetlights [3] 35/6 35/8 37/7	tenant's [1] 24/6
slowly [1] 47/16	streets [1] 35/11	tenants [1] 25/7
small [6] 5/6 5/15 16/24 18/10 24/21	strengthen [2] 43/12 46/6	term [5] 23/24 42/21 42/21 44/5 46/1
35/9	strengthening [1] 44/23	terminated [2] 8/7 8/8 terms [4] 23/20 43/6 44/11 45/16
so [63]	strong [4]  14/23 18/17 34/16 45/15 strong-arm [1]  14/23	terrible [1] 43/3
social [4] 9/3 15/7 15/10 48/17	stronger [1] 46/1	territory [2] 13/22 14/22
society [1] 41/7	structures [1] 26/9	test [1] 41/9
soil [1] 45/11 some [24] 4/17 5/2 13/1 14/9 20/9	struggle [3] 20/5 24/1 24/2	testified [11] 1/11 7/6 12/6 16/6 19/10
21/1 21/6 25/16 25/19 26/4 29/5 29/14	struggling [1] 21/22	23/5 27/10 33/6 34/20 38/7 47/8
29/15 30/6 31/12 39/5 39/17 41/13	stuck [1] 30/25	testimony [2] 34/13 36/23
41/19 42/5 43/18 45/3 46/3 46/4	student [1] 41/6 student/master [1] 41/6	than [7] 17/18 20/15 21/8 35/1 37/14 41/18 42/14
a a ma a ha a ha 121 0/04 00/42 24/40	3.44011/11/03.01 11 41/0	
somebody [3] 8/21 29/13 31/16		

_		
T	though [3] 7/19 10/9 13/10	United [1] 24/20
thank [49] 1/5 1/20 5/24 5/24 6/1 7/14	thought [3] 4/25 40/9 40/10	units [1] 23/22
7/16 11/3 11/4 12/16 12/18 15/18	three [6] 8/15 9/13 17/18 25/24 27/21	University [2] 41/3 41/13
15/19 16/20 18/18 18/19 19/6 19/19	31/7	unless [1] 31/18
19/21 19/22 21/25 22/2 23/14 26/12	three-years [1] 17/18	until [2] 20/24 51/12
26/13 27/18 27/20 32/7 32/8 34/6 37/9	threshold [1] 35/3	unwarranted [1] 18/5
	through [5] 10/21 17/16 17/20 41/8	up [24] 2/4 3/6 3/18 3/21 3/23 4/10
37/15 37/16 38/20 38/22 38/23 38/23	45/1	4/14 5/3 5/25 9/9 9/23 10/21 13/4 28/8
46/7 46/8 47/24 48/4 49/1 49/3 49/5	throw [1] 30/9	29/1 29/17 29/18 31/24 39/14 41/8
50/14 50/18 51/5 51/6 51/10	tied [1] 14/15	41/17 42/11 43/6 51/11
thankfully [1] 14/13	time [20] 1/2 4/25 5/8 5/24 9/4 10/7	updated [1] 44/15
Thanks [2] 16/22 18/16	14/10 18/16 19/4 19/22 26/2 28/14	upsetting [1] 13/21
that [183]	29/5 29/16 34/23 36/11 37/9 38/23	us [31] 7/21 13/8 13/22 13/25 14/15
that's [28] 8/1 8/24 9/21 9/23 21/21		
28/11 28/11 28/21 29/22 30/13 30/19	45/17 51/9	14/16 15/14 18/3 19/23 20/4 25/9
31/5 31/9 31/21 35/16 39/25 42/12	times [4] 4/19 7/24 7/25 43/18	25/23 26/2 28/12 28/24 30/9 30/10
42/18 42/19 42/21 43/2 43/4 43/20	today [4] 1/22 13/17 16/23 31/22	31/2 32/6 34/24 34/25 35/4 36/10 37/6
43/22 43/23 44/3 46/2 48/23	together [5] 4/19 4/20 4/24 11/2 51/9	37/10 37/14 38/24 40/25 48/23 49/3
their [44] 2/15 2/15 4/5 4/5 4/14 8/6	told [7] 8/17 8/19 8/20 8/20 9/1 10/1	51/11
8/7 8/8 8/10 9/22 13/22 14/3 14/5 14/5	25/11	use [2] 8/23 35/6
	tonight [8] 12/19 21/17 27/21 28/17	used [1] 10/7
	31/7 34/2 34/15 50/2	uses [1] 45/3
18/6 20/5 20/14 21/21 24/1 25/5 25/22	too [2] 2/22 8/14	using [1] 44/17
28/20 30/3 30/21 32/1 32/5 35/18	took [3] 9/3 35/14 43/24	utilities [18] 8/5 8/6 8/17 8/20 8/23
35/24 36/2 36/8 36/8 36/9 36/12 36/14	total [1] 20/17	21/22 24/1 24/6 24/15 24/15 24/17
36/19 41/14 43/15	toward [1] 24/3	25/5 28/4 29/19 29/24 32/1 36/18
them [33] 3/5 3/21 4/7 4/8 4/11 5/7	Town [2] 33/22 34/2	42/24
5/14 5/14 8/6 8/9 8/17 8/19 8/22 9/24		
10/6 10/8 10/22 13/15 15/8 20/16	Township [3] 23/20 23/24 26/6	utility [14] 28/10 29/8 29/10 30/7
20/18 20/20 20/24 21/5 25/6 28/20	trade [1] 14/2	30/17 31/1 34/1 35/20 36/2 37/3 42/24
30/22 30/23 35/17 39/15 40/16 44/3	trade-off [1] 14/2	44/8 44/17 51/2
45/9	training [1] 44/13	utilizing [1] 18/15
themselves [1] 44/18	transition [1] 44/14	V
then [7] 2/15 4/15 4/16 5/17 28/24	transport [1] 31/19	<u> </u>
31/2 45/19	transportation [1] 31/17	vacancy [1] 24/16
	traveling [1] 37/12	vacant [1] 43/20
there [30] 4/6 8/21 10/7 17/21 17/24	Treasurer [1] 33/22	Valparaiso [1] 36/25
21/6 21/9 21/11 21/22 24/9 24/10	tremendous [1] 13/24	value [1] 51/9
24/22 25/20 28/8 28/9 29/14 29/19	trial [1] 40/20	various [1] 44/12
30/9 31/19 39/21 40/3 42/4 42/6 42/7	trouble [1] 16/16	vastly [1] 35/2
43/21 44/20 45/4 47/1 50/1 50/15	true [2] 43/22 43/23	vehicle [1] 29/20
there's [6] 26/8 28/12 28/13 28/14		
31/9 46/4	Trustee [1] 23/20	verbatim [1] 7/23
therefore [2] 17/17 50/5	try [6] 4/18 5/3 15/8 28/25 31/24 36/11	
thereof [1] 15/16	trying [6] 1/24 3/4 5/6 9/8 30/5 45/10	very [39] 1/5 1/20 6/1 7/14 11/4 12/16
THERETO [1] 50/23	turn [3] 25/12 25/18 48/7	12/18 13/21 15/15 15/18 15/19 16/20
these [16] 3/2 9/20 9/21 13/23 14/14	turned [2] 9/2 21/4	16/20 18/19 19/5 19/19 20/11 23/14
14/16 14/25 20/7 20/10 31/20 41/7	turning [1] 20/18	24/21 26/4 26/12 27/18 27/20 30/15
	turnip [2] 10/19 43/10	32/7 32/8 34/6 34/21 35/3 35/22 38/4
41/20 43/5 44/17 45/8 51/11	twice [1] 36/5	38/20 46/8 47/16 47/24 48/3 48/4
they [59]	two [5] 17/20 23/20 25/24 31/19 34/21	48/19 48/23
they'll [1] 9/22	two-years [1] 17/20	veteran [1] 29/13
they're [15] 4/20 4/22 8/6 10/21 13/2	type [5] 8/10 8/11 8/12 44/13 45/11	veterans [4] 27/24 27/25 29/14 30/3
13/23 28/24 29/15 30/20 30/23 30/25	types [1] 44/17	victim [1] 31/13
32/2 35/22 40/17 45/18	[ypes[1] ++/1/	voices [1] 21/12
they've [2] 35/18 45/20	U	
thing [11] 2/13 3/16 3/16 4/9 12/22		W
28/17 31/4 31/10 35/10 41/23 48/24	U.S [13] 10/15 13/13 13/19 14/1 25/15	
things [8] 2/4 12/21 35/8 36/17 39/6	29/8 42/10 42/15 42/15 43/1 43/2 43/7	W-i-l-b-o-u-r-n [1] 1/19
39/23 43/12 46/4	43/9	W-o-r-o-n-e-c-k-i-E-I-I-i-s [1] 12/15
	unable [1] 8/6	want [10] 3/21 5/9 8/12 11/1 25/25
think [23] 2/11 3/20 9/24 21/19 24/19	under [2] 18/17 25/3	26/1 31/10 36/20 43/6 48/24
24/22 26/11 28/15 29/24 30/2 31/22	under-employment [1] 25/3	wanted [3] 39/10 40/2 42/7
32/2 32/4 32/5 32/5 34/15 41/18 41/23	understand [5] 2/1 8/13 13/7 14/14	wants [4] 7/20 21/23 45/16 45/19
43/10 44/25 46/3 46/4 48/14	25/24	Warmth [2] 10/8 10/12
thinking [3] 3/19 14/4 39/8	understanding [1] 39/14	was [61]
thinks [1] 28/11	understood [1] 14/2	WASHBURN [1] 50/16
this [82]		
those [25] 8/5 10/20 14/18 15/2 15/13	unemployed [1] 28/25	Washington [1] 44/1
18/1 20/18 20/24 21/11 24/15 24/17	unemployment [2] 25/3 42/9	wasn't [2] 8/22 49/2
25/1 25/10 30/2 33/24 34/15 37/6	unfair [2] 17/7 48/19	water [1] 29/19
37/13 41/13 44/14 45/2 45/8 45/10	unfairly [1] 48/20	way [7] 11/2 20/8 29/25 29/25 35/19
45/20 50/9	union [1] 14/6	43/19 44/15
		ways [1]  36/17

W	27/2 27/5 27/8 32/25 33/2 33/4 37/25	
vv we [79]	38/2 38/6 40/9 46/25 47/7 49/25 50/6	
we're [11] 25/15 28/10 30/8 31/12	witnessed [1] 24/5	
31/16 31/20 34/8 34/17 36/9 40/7 45/9	women [1] 41/13	
we've [2] 13/19 34/11	won't [1]  34/11 wonderful [1]  37/5	
weak [1] 30/15	work [9] 2/16 7/22 11/2 15/10 21/14	
wearing [2] 27/21 31/7 weather [1] 7/17	21/16 30/4 34/7 41/5	
Web [1] 41/16	worked [4] 2/2 26/5 41/12 45/20	
Wednesday [2] 50/13 51/4	workers [3] 9/22 14/17 14/18	
week [1] 7/24	workforce [1] 44/14 working [6] 2/18 2/19 2/23 45/18	
weeks [1] 7/25	45/18 45/22	
welfare [2] 2/20 2/24 well [23] 2/9 2/9 2/10 3/2 4/10 4/16	works [1] 11/2	
4/22 7/19 13/1 13/20 14/1 14/17 15/17	Woronecki [3] 12/2 12/4 15/25	
21/11 24/12 25/9 36/3 36/13 36/19	Woronecki-Ellis [3] 12/2 12/4 15/25	
39/22 41/10 43/16 44/10	worst [1]  13/6 would [58]	
well-off [2] 2/9 3/2 went [8] 4/10 5/5 8/16 8/21 9/1 24/13	wouldn't [1] 40/20	
29/5 43/25	Wow [1] 44/2	
were [27] 13/19 14/4 18/9 21/3 21/5	writing [1] 40/11	
21/6 21/7 21/12 21/14 21/15 24/6 28/7	written [4] 30/19 34/13 50/8 51/3 wrong [6] 25/6 25/17 30/13 31/6 31/6	
36/19 37/11 39/16 39/17 39/24 40/9	31/21	
40/20 41/13 41/14 43/14 43/14 43/17 44/5 44/6 47/25		
weren't [1] 18/11	Y	
what [31] 3/5 3/10 3/15 4/10 4/11 4/17	year [13] 9/12 17/11 17/11 17/12 17/12 18/14 23/24 25/24 42/12 43/7	
7/20 9/17 9/17 10/5 10/19 10/21 10/24	17/12 18/14 23/24 25/24 42/12 43/7 43/8 43/9 43/9	
18/1 24/12 28/11 28/21 28/23 29/23	years [18] 9/5 17/2 17/18 17/20 17/21	
30/23 33/14 34/11 35/22 39/18 39/18 39/22 40/16 41/17 43/21 43/24 46/5	17/21 20/10 23/19 25/25 26/6 29/4	
what's [1] 20/1	30/6 31/1 31/1 34/21 39/11 42/13	
whatever [3] 2/6 3/25 4/24	43/11 Xos [6] 16/13 16/18 38/17 47/20 47/23	
when [23] 2/19 3/23 8/18 8/20 8/25	Yes [6] 16/13 16/18 38/17 47/20 47/23 48/2	
10/13 13/3 14/10 14/11 15/9 20/13	yet [3] 28/4 28/10 50/2	
20/21 25/10 25/15 29/12 29/18 32/2 35/25 39/11 39/23 41/12 44/16 48/7	yield [1] 42/2	
where [10] 4/4 14/12 15/3 15/9 15/13	yielded [1] 39/19	
24/7 39/2 39/8 42/4 48/22	you [229] you're [23]  2/11 3/8 3/10 3/10 3/12 4/2	
whether [1] 29/9	4/3 4/15 5/19 5/19 5/21 26/3 29/23	
which [18] 15/5 17/1 17/9 17/16 17/22 21/24 23/23 24/3 25/21 27/23 29/17	29/23 30/7 35/25 41/18 41/19 42/21	
30/18 36/11 36/24 42/14 45/7 45/19	42/22 43/19 45/11 46/5	
50/10	you've [3] 34/8 37/14 46/3 young [2] 41/13 45/18	
while [2] 13/22 31/16	young [2] 41/13 45/18 younger [1] 17/22	
who [17] 9/7 10/11 14/18 15/2 19/25	your [59]	
21/3 21/14 21/15 23/25 38/25 41/20 43/14 47/1 47/2 50/1 50/2 50/2	Z	
why [8] 4/3 8/19 9/2 25/7 25/8 25/8		
28/23 42/21	zones [1] 17/22	
Wilbourn [3] 1/7 1/9 6/25		
will [16] 2/16 5/22 13/3 18/4 18/8 25/21 27/4 34/16 37/7 38/2 38/6 38/18		
40/12 42/20 46/25 50/9		
Willie [1] 38/18		
willing [4] 5/2 5/8 13/8 15/13		
win [2] 5/17 5/17		
win-win [1] 5/17		
wind [1] 3/6 winded [1] 46/2		
Winfield [1] 36/25		
wish [1] 50/5		
wishes [1] 47/2		
within [1] 8/7 without [2] 5/7 50/20		
witness [33] 1/6 1/9 6/25 7/2 7/4		
11/25 12/2 12/4 15/25 16/2 16/4 18/25		
19/2 19/4 19/8 22/25 23/2 23/4 26/25		
L		