1	FLORIDA	BEFORE THE PUBLIC SERVICE COMMISSION
2		DOCKET NO. 080318-GU
3	In the Matter of:	DOCKET NO. 000310 GO
4	PETITION FOR RATE PEOPLES GAS SYSTEM	
5		/
6		
7	PROCEEDINGS:	TAMPA SERVICE HEARING
8	BEFORE:	COMMISSIONER LISA POLAK EDGAR COMMISSIONER KATRINA J. McMURRIAN
9		COMMISSIONER NANCY ARGENZIANO COMMISSIONER NATHAN A. SKOP
10		
11	DATE:	January 14, 2009
12	TIME:	Commenced at 10:04 a.m. Concluded at 10:54 a.m.
13	PLACE:	Robert J. Arenal Conference Center
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15		601 East Kennedy Boulevard Tampa, Florida
16		Tampa, TToTTaa
17	REPORTED BY:	LISA A. SIMONS-CLARK, RPR, CRR Notary Public, State of
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25		DOCUMENT NUMBER (DATE

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PARTICIPATING:
 1
         CHARLES REHWINKEL, Public Counsel's Office.
 3
         LEWIS BINSWANGER, 702 North Franklin Street,
     Tampa, Florida, on behalf of Peoples Gas.
 5
         CAROLINE KLANCKE from commission staff.
 6
         MARSHALL WILLIS with technical staff.
 7
 8
                            INDEX
10
                            WITNESSES
11
    NAME:
                                                     PAGE NO.
                                                            10
12
    JOHN McWHIRTER
    MARK P. KLUTHO
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                             EXHIBITS
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PROCEEDINGS 1 2 COMMISSIONER EDGAR: Good morning. We're going 3 to begin by asking our staff to read the notice, 4 please. 5 MS. KLANCKE: Certainly, Commissioner. By 6 notice, this time and place has been set for 7 customer service hearing in Docket No. 080318-GU, 8 petition for rate increase by Peoples Gas System. COMMISSIONER EDGAR: We are here today as the 9 10 Florida Public Service Commission to hear from 11 customers. This is a very, very important part of 12 what we do. It is good for us to come from 13 Tallahassee to come out to the service area to give 14 customers an opportunity to speak to us directly. 15 My name is Lisa Edgar, and I am the senior member of the commission here today. With me are my 16 17 colleagues, Commissioner Nancy Argenziano. 18 COMMISSIONER ARGENZIANO: Good morning. COMMISSIONER EDGAR: Commissioner Katrina 19 20 McMurrian. 21 COMMISSIONER McMURRIAN: Good morning. 22 COMMISSIONER EDGAR: And Commissioner Nathan 23 Skop. 24 COMMISSIONER SKOP: Good morning. 25 COMMISSIONER EDGAR: And again, we are glad to

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be here today to afford this opportunity to the
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 2
    customers to hear directly about their thoughts and
    any concerns they may have about the service from
    Peoples Gas and also about the requested rate
 5
    increase.
          We're going to begin by taking appearances from
 6
 7
    counsel.
          MR. REHWINKEL: Charles Rehwinkel, Associate
 8
    Public Counsel, Office of the Public Counsel.
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10
          COMMISSIONER EDGAR: Thank you. And for
11
    Peoples Gas?
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          MR. BINSWANGER: Lewis Binswanger, 702 North
    Franklin Street, Tampa, Florida, on behalf of
13
    Peoples Gas.
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          COMMISSIONER EDGAR: Thank you. And our staff?
          MS. KLANCKE: Caroline Klancke from commission
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17
    staff.
          MR. WILLIS: Marshall Willis with technical
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    staff.
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          COMMISSIONER EDGAR: Thank you. Peoples Gas
    does, I believe, have staff here today. If there
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    are any billing or other issues that customers would
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    like to have addressed, we also, at the -- for the
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    commission, have staff here as well. If there are
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    any other concerns, our staff can help us respond.
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Mr. Rehwinkel, when we come to the public testimony portion of this proceeding, will be calling names from the sign-up sheet. If anybody has not signed up that would like to speak, I would ask you to step just out the door. There's a sign-up sheet right there.

And Ms. Muir, who's waving in the back, also can be helpful and is in charge of the sign-up sheet.

Our proceedings today are a part of our official record for this hearing. All of the comments that we hear will be transcribed. We have a court reporter with us, and they will be considered and reviewed and become a part of our decision-making process.

There also are sign-up -- are other sheets outside. If you are aware of anybody who could not be here today but would like to participate by sharing their comments with us, either take some of the green sheets that are outside and share them with your friends, neighbors, business associates, so that they can send those to us; and also, that is available on the website, so that would be another opportunity for people to participate.

Right now, Ms. Klancke, let's go ahead and take

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1
    care of the exhibits. I believe we have notice of
 2
    publication?
          MS. KLANCKE: Yes, that is correct,
 3
    Commissioner. We have a notice of publication
 4
    provided by Peoples Gas for the Tampa service
 5
    hearing that's taking place today.
          COMMISSIONER EDGAR: Okay. And we will mark
    that as Exhibit 5.
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          MS. KLANCKE: Excellent.
           (Exhibit No. 5 was marked for identification.)
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          COMMISSIONER EDGAR: Because this is a part of
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    the official record, anybody who is going to speak
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    to us today will need to be sworn in. We will do
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    that as a group here in a few moments; but before we
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    do that, I would like to afford the opportunity to
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16
    the company to make a brief statement.
                           Thank you, Commissioner Edgar.
17
          MR. BINSWANGER:
    Good morning, commissioners and ladies and
18
    gentlemen. My name is Lewis Binswanger. I am
19
    Peoples Gas Director of Regulatory Affairs.
2.0
          We appreciate having the opportunity to
21
    participate in this service hearing, which is part
22
    of the commission's process of evaluating people's
23
    request for increasing base rates.
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25
          Peoples Gas operates the largest retail natural
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gas distribution system in the state of Florida, providing natural gas service to approximately 334,000 customers, residential, commercial, and industrial.

2.2

Peoples Gas last rate request was in March 2002 and was granted permanent rate relief effective January 2003. Since that time, the company has continued to expand its pipeline distribution system in order to make natural gas available as a low carbon, energy efficient choice to almost 100,000 new residential and commercial customers.

In addition, Peoples Gas has installed or replaced over 1500 miles of main in over 200 communities it serves. Peoples Gas has also offered energy conservation programs to assist customers with the installation of energy efficient natural gas appliances.

In fact, since Peoples' last rate case, residential customers have substantially conserved natural gas use and are consuming about 10 percent less natural gas today than they consumed six years ago. That's about the equivalent of one month's worth of natural gas saved per residential customer per year.

Peoples Gas has also maintained a very reliable

distribution system, even through the active 2004/2005 hurricane season with minimal customer service interruptions.

2.1

The company's enhanced customer service is based on input from our customers and now offers extended hours of operation and next-day service. Peoples Gas also has 39 authorized payment centers in and around the Tampa area for our customers' convenience to accept bill payments at no charge to the customer.

While I understand most of you are here to provide input to the commission, as Commissioner Edgar noted, we do have members of our staff here that could address any type of billing issues that you may have or any -- any questions you have about your bill.

Peoples understands that our customers truly have a choice in using natural gas to meet their energy needs, and we take pride in providing reliable natural gas service to our customers here in Tampa and throughout Florida and appreciate your participation in today's hearings. Thank you.

COMMISSIONER EDGAR: Thank you. Mr. Rehwinkel with the Office of Public Counsel.

MR. REHWINKEL: Yes, briefly, Madam Chairman.

Again, my names is Charles Rehwinkel. I'm with the Office of Public Counsel, which is an independent legislative agency established by the Florida Legislature to represent customers in cases like this one before the Public Service Commission.

2.0

Our office has intervened in this case and has retained expert witnesses in the finance and accounting field and filed testimony. Our role in this case will be to challenge the company's filing before the commission.

At the present time, the company has requested an increase of about \$26.5 million. Our experts say that an increase of no more than \$5 million -- \$5.6 million is warranted based on the evidence that we have at this time.

So that's the position of our office at this time, and I look forward to hearing from any customers who would like to present testimony today.

Thank you, Madam Chairman.

COMMISSIONER EDGAR: Thank you, Mr. Rehwinkel. At this time we can go ahead and move into hearing from those of you that are here today to speak directly to us. As I said, we will need to swear you in so that this can be a part of our official record and transcript.

And so for those who have signed up to speak, if you would stand with me and raise your right hand. In this matter before the Florida Public Service Commission do you swear or affirm to tell the truth?

WITNESS McWHIRTER: I do.

COMMISSIONER EDGAR: Thank you. Mr. Rehwinkel?

MR. REHWINKEL: Chairman Edgar, at this time I

MR. REHWINKEL: Chairman Edgar, at this time I have one witness who has signed up to testify, and I don't really need his sign-up to call him, but his name is John McWhirter.

WITNESS McWHIRTER: Well, I'm pleased that I signed up so that you don't go without comments.

COMMISSIONER EDGAR: I'm glad you signed up as well. It's nice to see you again. If you would state your name and your spelling for the court reporter.

WITNESS McWHIRTER: My name is John McWhirter.

I'm a residential customer of Peoples Gas System,

and I also represent a group of industrial people

located in Jacksonville who have intervened in this

cause, and we're taking essentially a monitoring

view of the case because it appears that Peoples, on

the rate structure issues which we are normally

involved in, has appropriately designed its rates.

With respect to the revenue issues, the industrial customers took no position but rely heavily upon the expertise of the public counsel with respect to that.

2.3

I'm here to speak principally to talk about two issues of regulatory philosophy. And one thing that's happened in the last few years with the Public Service Commission is that more and more items have moved away from base rate cases, which this is, to cost recovery clauses; and, when that happens, automatically rates increase every year in connection with the cost recovery mechanisms where testimony is filed in September and you have a very short period of time to evaluate it and hearings are held in November that involve 13 or \$14 billion in cost recovery items, and there's very little time to give it the appropriate review.

The Peoples representative in this case has pointed out that costs are going -- or service is going down. People are conserving on the use of gas, which is something that you promote and we all promote as good citizens at this point.

We promote efficiency in the utilization of gas; but the problem, when you have efficiency, if your rates are not properly structured, what happens

is people conserve and since the -- most of the investment of the utility company, like this one, which is pipes in the ground, they -- they require a fixed investment and fixed monthly payments like your mortgage.

And so what happens is if people consume less, the utility gets less revenue, and it must raise its rates in order to meet the mortgage payments. So we always look with great caution when things that entail fixed cost are moved from base rates into cost recovery clauses.

In this case, and Issue 59 and 60, which you'll see in your prehearing statement when it comes out, we're dealing with two principal cost recovery clauses. One is the carbon reduction clause, and the other is the gas reliability clause; and with these two clauses together, if you read them with care, you will see that Peoples will probably not have a further base rate case ever again because they're fixed investments to replace pipes that have worn out, to make new investments in their system, will all move into the cost recovery clause, and they can be considered annually in the November hearings when you consider a lot of other things.

The time to examine prudency will be very slim

indeed, and you won't have the opportunity to look at them as you should.

Cost recovery clauses are designed primarily to deal with volatile costs that change, and the utility has a regulatory lag problem, and it must do something rapidly to recover its cost to stay in business.

Well, if you're extending your system or if you're improving your system, you don't have -- that's not a volatile thing; that's a permanent expenditure that will last for 30 years.

So we believe -- or at least I personally believe and my clients have not commented on this nor instructed me to deal with this. I'm dealing as a residential consumer that has a little bit of knowledge about what goes on in the regulatory sphere.

But what happens, when you have a base rate case, in the case you set a depreciation charge, and that depreciation charge will be established to let the rate base depreciate over 20, 25, or 30 years for the pipes that are in the ground now; and that won't being looked again -- at again until the next base rate case.

You will set returns on these investments that

the utility has, and that won't be looked at again until the next base rate case. All you'll look at, with tunnel vision, is the expenses that are incurred in the cost recovery area, and that will happen every fall.

It will happen in conjunction with a lot of other cases that come before you, and, as a result, you may have major investments being made; and the company may have collected, through its depreciation expense, the amount of money needed to replace pipes, but they will increase the rates to put in new pipes.

I haven't given this matter a great deal of study. We don't have expert witnesses on it, but, when the issue comes before the commission, I would think that you might want to inquire carefully of the Peoples representatives.

For each of these riders in this rate case, there is a zero increase. So it isn't given a great deal of attention by your staff, or it's not affected in this case except for the principle that you're establishing, and the principle enables the camel to get its tent -- I mean, its nose under the tent and the matter is fait accompli; and, when it comes before you in cost recovery proceedings, you

say, well, we already approved that in the base rate 1 2 case, but you've proved it without knowledge of the money that's being spent, so you'll never get a 3 chance to look at the money because you've approved 5 the principle. 6 So I would strongly recommend -- it may be a 7 good idea. I personally don't think it is, but I 8 would strongly recommend that you look at it with 9 great care. Thank you very much. 10 COMMISSIONER EDGAR: Thank you, Mr. McWhirter. 11 12 Hold on. Commissioners, any questions for Mr. McWhirter? 13 COMMISSIONER ARGENZIANO: 14 No. 15 COMMISSIONER EDGAR: Seeing none at this time and from Rehwinkel Rehwinkel, none. Thank you. 16 17 appreciate your comments, Mr. McWhirter. 18 MR. McWHIRTER: You're welcome. COMMISSIONER EDGAR: Mr. Rehwinkel? 19 20 MR. REHWINKEL: At this time, Chairman, I have 21 no further witnesses signed up. 22 COMMISSIONER EDGAR: Okay. Let me ask: there anybody else here in the room with us today 23 that would like to speak before the Commission on 24 this matter? Okay. Seeing none, then what I would 25

like to do, Commissioners, is propose that we will take a short recess.

2.2

Before I do that, let me reiterate that the Commission is glad to be here in Tampa today. We are glad to have the opportunity to hear from customers.

I would like to, for the record, restate that on our website there is another means to share comments with us on this matter. If you go to www.FloridaPSC.com, that website will route you very easily to a sheet that can be printed out and would be another mechanism for customers to participate in this process, and we strongly encourage that.

So at this time, Commissioners, we will take a short recess to see if there is some people who perhaps got delayed with traffic and parking and all of that. The clock on the wall is a little behind, but we will use that, and we will be on break until 10:30 by the clock on the wall. Thank you. We are on recess.

(Recess.)

COMMISSIONER EDGAR: We are going to go back on the record, and my understanding is that we have had additional customers who have come to speak to us, and we are glad of that, so we will jump right in;

1 and, Mr. Rehwinkel, I'll ask you to please call the next name on the list. 2 MR. REHWINKEL: Yes. Chairman, the next 3 witness signed up is Mark P. Klutho, and I would ask Mr. Klutho to come forth. 5 COMMISSIONER EDGAR: Please come forward, and, 6 7 if you would, spell your last name for us, and we do need to swear you in. And so if you'll stand --8 thank you -- with me. In this matter before the Florida Public 10 Service Commission, do you swear or affirm to tell 11 12 the truth? WITNESS KLUTHO: I do. 13 14 COMMISSIONER EDGAR: Thank you. WITNESS KLUTHO: It's Mark P. Klutho, 15 16 K-l-u-t-h-o, just like Henry Klutho, the first person from the state of Florida to be a member of 17 the American Institute of Architects. 18 I have a copy of Energy Unbound here by Amory 19 Lovins. He signed it at the Energy Conference held 20 in Tampa in 1992 for Mark Klutho, Partner in 21 Creating America's Future. That was put on by the 22 23 Florida Chapter of the American Planning Association. 24 25 And today, this is dealing with the cost for

gas from Peoples here in Tampa. Well, the cost of gas has skyrocketed because of the switch from burning coal at the power plants to using natural gas.

2.4

In days past, natural gas was primarily just for furnaces and stoves and ovens. When I was growing up as a -- as a kid, the house where my mother was raised, the furnace was coal. I used to climb in the coal bin.

The stove was gas, but, you know, now this world is going in all the wrong direction. This book, Energy Unbound, here is 10 years after I read Amory Lovins' Soft Energy Pass; and, essentially, they're both outlines on how this economy can run on 25 percent of the energy that we use.

Now, that was back in '77. As he'll tell you, we have become more efficient; but, as I stated a little while ago, our last electric bill was \$23.45, and all I've done so far is install the solar thermal for hot water.

Did you know that Hawaii just passed

legislation to say that any new single-family

dwelling must have solar thermal for hot water?

Now, that's a lot smarter legislation than saying

people have to spend their money or give it to

investors so you can build nuclear power plants.

2.4

What Amory Lovins says about heating your water with electricity, it's like cutting butter with a chain saw. And when you invest in doing something like what they did in Hawaii -- and before that it was a law in both Spain and Israel.

And, in fact, I talked with the woman at the Energy Efficiency Office in Hawaii, and she stated that she considered this a deficiency in the law and that people going from a gas water heater in their house, they were not getting a tax credit that the people using electricity would to -- to go to solar.

And this is something that the office wanted to work on in improving this bill that was passed; and really even, you know, a multifamily unit, as an apartment building, they should be doing this with solar, but the opportunities — and when you look at the return, which, in here, you know, you've heard recently about — and this was a joke, the article in the paper, saying, oh, it's so much greater that we can be getting energy burning turkey poop — and this is a renewable versus using the cow manure or pig manure.

Well, in here, in the -- let me remind you this is copyright 1987. Why, there is one 450-cow dairy

farm I know where a bio gas run generator has turned 1 2 a \$1,400 a month electric bill into a several 3 thousand dollar a month profit on sales of surplus power to the utility, never mind the milk and cream. 5 1987. Now, again, this planet is burning, and I have 6 here from 1998 -- well, going back further, 7 Nonnuclear Futures, The Case For Unethical Strategy, 8 9 Amory Lovins, copyright 1975. And then I hear something sick on the news 10 yesterday that energies are designate. He's saying, 11 oh, yeah, we're going nuclear. Well, I think I 12 brought the paper. I mean, I have volumes at home 13 14 going back over 30 years. 15 Like I say, just this right here, just this right here, like I say, is an outline. And this 16 Time Magazine, did you-all pick this one up? Now, 17 18 do you know how much that is in here that is said that -- the author doesn't know it -- that is really 19 20 from Amory Lovins? There's one little quip in there, you know, 21 from Amory Lovins, but so much going through --22 throughout this article. You know, the McKinsey 23 study found that a global effort to boost efficiency 24 with existing technologies could have spectacular 25

results, eliminating more than 20 percent of the world energy demand by 2020. Efficiency guru, Amory Lovins, argues that today's best technologies could save the U.S. half our oil and gas and three-fourths of our electricity.

See, the problem is the fools don't know those technologies. Like I say, I haven't finished the retrofit on the house, and we're already down to 23.45 a month. When I'm finished, we'll be getting paid monthly for excess electricity that we generate.

The beauty is, when you aren't doing big coaland gas-fired power plants and nuclear plants,
you're creating a lot of living wage jobs in
manufacturing and then jobs that are people that are
the technicians, the electricians, the plumbers,
and, of course, people in sales and what have you.

But when you're going and you're doing 17 billion and then you look at the mind-set -- you know, I've testified twice before the Nuclear Regulatory Commission just recently up there in Crystal River.

And guess what happens? I just received a brown envelope from the Nuclear Regulatory

Commission. Guess what? The material that was sent

to me wasn't supposed to come to me. It was supposed to go to someone else. It was information about how the, you know, citing and everything was supposed to be displayed at a library somewhere else. It wasn't supposed to come to me.

What kind of, you know, oversight, what kind of examination is the Nuclear Regulatory Commission really going to be doing if they can't even mail this information to the proper source?

I'll have it with me for their next hearing. I should have brought it today. You could have all looked at it. It was -- it was neat. I mean, I wasn't going to take the time to read it.

I will be at every hearing that they have, and, in reality -- I haven't said it yet, but the next one, they -- they are -- in fact, you've heard this saying, the fox guarding the henhouse? Well, they're more than that. Jackals, hyenas -- and no reflection on either species because they're doing what comes naturally.

But they do it without a conscience, without being objective, and it is a crime because, like I say, this book here from 1975, Amory Lovins, you know, over at Oxford, he said, No, this -- this nuclear is not the way to go.

COMMISSIONER EDGAR: Mr. Klutho, do you have 1 comments about the matter before us today because --2 WITNESS KLUTHO: Well, the matter -- if you're 3 listening to what I'm saying --4 COMMISSIONER EDGAR: I am listening. 5 WITNESS KLUTHO: And the key word is 6 correlation. Correlation. The -- here it is. From 7 Amory Lovins, 1998: Putting central power plants 8 out of business. Again, did you not hear what I 9 said? Natural gas, when I was growing up, was used 10 primarily to heat water, cook on the stove, do the 11 12 oven. It wasn't powering all these plants, see, and 13 now this -- this plant just right over here 14 (Indicating), if you went to a window on the other 15 16 side of the building, you could look out and see it. They converted it. I think it cost over a billion 17 dollars to make the conversion from coal to natural 18 19 gas. Well, the problem is, is what is it doing? 20 It's burning natural gas at 2,000 degrees so you can 21 make steam, and that's turning a turbine that turns 22 this big generator that then sends electrons through 23 the wires, and then the wires go into a tank that 24

has elements in there, and they get heated several

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1 hundred degrees so you can raise the water temperature from 60 to 70 degrees to 120 degrees. 2 Hence, Amory Lovins' description of heating 3 your water with electricity is like cutting butter 4 with a chain saw. 5 Now, you can say this doesn't apply to what 6 you're dealing with here, but there is a bigger 7 picture; and, as long as you keep dealing the way 8 you do, see -- and I read The Tribune and The Times 9 every day, and I know every single step you people 10 take, every single step the legislature takes. 11 And, you know, in addition to that, you know, I 12 have my -- my Time with -- with this article here 13 and the -- all of the Solar Todays and the Home 14 Powers and The Scientific American with this article 15 here, misleading, when green architecture isn't 16 17 green. See, before anybody else, I was the person 18 saying that LEED and U.S. Green Building Consult is 19 a fraud, a farce, is bogus. 20 COMMISSIONER EDGAR: Mr. Klutho, let me ask you 21 to stop for a moment. Any questions for Mr. Klutho? 22 Am I saying that correctly, Klutho? No questions? 23 Mr. Klutho, we do thank you for your comments 24 today. Do you have any closing comments? 25

1 WITNESS KLUTHO: Well, you know, to be saying 20 percent renewable by the year 2120, isn't that 2 3 the plan? COMMISSIONER ARGENZIANO: 2020. WITNESS KLUTHO: 2020, I mean. 6 COMMISSIONER EDGAR: That is the proposal. 7 WITNESS KLUTHO: What's going to happen is a 8 whole bunch of wasted renewable energy. I guarantee you that. I guarantee a whole bunch of wasted 10 renewable energy. 11 See here, remember the photograph I showed you, 12 the imaging specular reflectors? 13 COMMISSIONER EDGAR: Yes. 14 WITNESS KLUTHO: Three bulbs in this fixture. 15 Do you know how much wattage is being wasted, and do you know how many systems will be installed where 16 17 they will not fix the lighting and like Lester Brown's Plan B states, if we did all the efficient 18 19 lighting that we could do, 700 of the 2,360 20 coal-fire powered plants that are in use in the 21 world today could be turned off. That's just doing 22 the efficient lighting. That hasn't been done. 23 And like Amory Lovins is saying in this article 24 in Time, the efficiency -- the efficient technologies that are there, they're sitting on the 25

shelf, and it's just really damn stupid to even 1 2 consider nuclear instead of these technologies that you have to spend less dollars and you get more jobs 3 than when you do that. 4 COMMISSIONER EDGAR: Mr. Klutho, thank you very 5 much, and we do sincerely thank you for your 6 7 participation and for your research on energy policy, and I do mean that sincerely. 8 9 Mr. Rehwinkel, any other names on our list? MR. REHWINKEL: I have none at the time. 10 COMMISSIONER EDGAR: Okay. Thank you very 11 much. Commissioners, any comments before we 12 13 adjourn? COMMISSIONER ARGENZIANO: No. 14 15 COMMISSIONER EDGAR: All right. Seeing none, then thank you to the office of the public counsel 16 and our staff and to the company representatives and 17 all who have participated, and this proceeding is 18 19 adjourned. (Proceedings concluded at 10:54 a.m.) 20 21 22 23 2.4 25

1	REPORTER'S CERTIFICATE	
2		
3	STATE OF FLORIDA	
4	COUNTY OF HILLSBOROUGH	
5	I, LISA A. SIMONS-CLARK, Registered Professional Reporter, certify that I was authorized to and did	
6	stenographically report the foregoing proceedings; and that the transcript is a true and complete record of my	
7	stenographic notes.	
8		
9	I further certify that I am not a relative, employee, attorney, or counsel of any of the parties, nor am	
10	I a relative or employee of any of the parties' attorney or counsel connected with the action, nor am I financially	
11	interested in the action.	
12		
13	Dated this 29 day of JANUARY 2009.	
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15	ρ .	
16	LISA A. SIMONS-CLARK, RPR, CRR	
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