## FILE

08-917-EL-SSO 08-918-EL-SSO

48 Fourth Street NE Carrollton, OH 44615-1208

Public Utilities Commission of Ohio ATTN: Docketing Division 180 E. Broad Street Columbus, OH 43215

## Commissioners:

It has only been a few short years since AEP has had a rate increase, during that time I had COLA increases on my Retirement checks but when the first of the year comes up my COLA is eaten by my increase in my Healthcare Policy. Since this occurs every year along with your increase the last few short years, I have had to sacrifice certain things that I would really like to do, but you have to make cuts. I believe that time that AEP makes some cuts.

Secondly, I carry Insurance on my house so that if it is damaged by rain, wind, flood, earthquake, or fire my Insurance will help me recover. I think that AEP should purchase Insurance also, so they can recover from damages.

Thirdly, If AEP had planned ahead and put most of their lines underground in armored vaults and conduit when labor and materials were a lot cheaper than they are now, they probably would not have the damage they heave now.

Fourthly, I believe that AEP should absorb the loss they had to rectify, just as I would have to absorb any loss that I did not have any Insurance on.

Sincerely Yours,

Ralph L Lloyd

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