

BEFORE

THE PUBLIC UTILITIES COMMISSION OF OHIO

- - -

In the Matter of the)
 Application of The)
 East Ohio Gas Company,)
 d/b/a Dominion East) Case No. 07-1224-GA-EXM
 Ohio for Approval of a)
 General Exemption of)
 Certain Natural Gas)
 Commodity Sales Services)
 or Ancillary Services.)

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BE IT REMEMBERED, that upon the hearing of
 the above-entitled matter, held at the Frank J.
 Lausche State Office Building, 615 West Superior
 Avenue, 2nd Floor Auditorium, Cleveland, Ohio,
 and commencing on Thursday, the 3rd day of
 April, 2008, at 12:35 o'clock p.m., at which
 time the following proceedings were had.

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1 **APPEARANCES:**

2

3 On Behalf of the Public Utilities

4 Commission of Ohio:

5 PUBLIC UTILITIES COMMISSION OF OHIO

6 BY: Christine M.T. Pirik, Deputy Director

7 Legal Department

8 180 East Broad Street

9 Columbus, Ohio 43215-3793

10 614/644-8955

11

12 On Behalf of the Ohio Consumers' Counsel:

13 OHIO CONSUMERS' COUNSEL

14 BY: Joseph P. Serio

15 Assistant Consumers' Counsel

16 10 West Broad Street, Suite 1800

17 Columbus, Ohio 43215-3485

18 614/466-8574

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1 APPEARANCES (CONTINUED):

2

3 On Behalf of the Company:

4 JONES DAY

5 BY: Andrew J. Campbell, Attorney at Law

6 325 John H. McConnell Boulevard

7 Suite 600

8 Columbus, Ohio 43215-2673

9 614/469-3939

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1 **MS. PIRIK:** The Public
2 Utilities Commission of Ohio has assigned for
3 public hearing at this time and place case
4 number 07-1224-GA-EXM, which is captioned "In
5 the Matter of the Application of the East Ohio
6 Gas Company d/b/a Dominion East Ohio, for
7 Approval of a General Exemption of Certain
8 Natural Gas Commodity Sale Services or Ancillary
9 Services."

10 My name is Chris Pirik. I'm an
11 Attorney Examiner with the Commission and a
12 Deputy Director in the legal department, and I
13 will be conducting this hearing.

14 In addition, there are Commission
15 personnel in the back of the room, John Campbell
16 and Amanda Stallings, and they're here to help
17 you with any general questions that you have
18 about your services with the company, or if you
19 would like to sign up to testify today, they are
20 back there and they have a sign-up sheet that
21 they will be providing to me so I will have
22 everyone's name.

23 If you have not signed up and you
24 wish to sign up or you wish to testify, I
25 will -- you will have that opportunity. You

1 don't necessarily have to be on the list. Or if
2 I come to your name and you've decided that you
3 no longer want to testify, feel free to decline
4 and you will not need to come forward.

5 At this time I'd like to take
6 appearances on behalf of the parties that are
7 present. On behalf of the company?

8 **MR. CAMPBELL:** Andrew John
9 Campbell with the law firm of Jones Day. 325
10 John H. McConnell Boulevard, Suite 600,
11 Columbus, Ohio 43215, for the company.

12 **MS. PIRIK:** Thank you. On
13 behalf of the Office of Consumers' Counsel?

14 **MR. SERIO:** Thank you. On
15 behalf of the residential utility customers of
16 East Ohio Gas, Janine L. Migden-Ostrander by
17 Joseph P. Serio, 10 West Broad Street, Columbus,
18 Ohio 43215.

19 **MS. PIRIK:** Thank you. There
20 are other parties who have intervened to
21 participate in this case, and I will just name
22 them for the record so that everyone present
23 will be aware of who those individuals are, and
24 those entities are The Ohio Partners for
25 Affordable Energy, Integrys Energy Services,

1 Industrial Energy Users of Ohio, Dominion
2 Retail, MXenergy, Northeast Ohio Public Energy
3 Council, National Energy Marketers and The Ohio
4 Gas Marketers Group. Each of these parties
5 represents a specific constituency in this case
6 that the Commission has before it.

7 Dominion filed this application on
8 December 28, 2007, and local hearings are only
9 one aspect of this case. We had a previous
10 local hearing in Youngstown on Tuesday,
11 April 1st. This evening, we have a local
12 hearing in Canton, Ohio, and next week, on
13 April 7th, we will have the evidentiary hearing
14 at the offices of the Commission.

15 The purpose of this hearing is to
16 receive comments from the public regarding the
17 application in this case, which deals with the
18 merchant function, which I will have someone
19 from the company actually give a short
20 presentation on exactly what this application is
21 about shortly.

22 There is also a rate case pending
23 before the Commission for Dominion. That case
24 number is 07-829-GA-AIR. That is a separate
25 case. We will also have local hearings in the

1 rate case in the next couple of months at some
2 point.

3 So if you're interested in that case,
4 be sure to watch for the public notice of those
5 hearings, which probably, within the month, we
6 will be putting something out asking for that
7 publication to occur.

8 At this time I will ask the company
9 to present someone to give a short summary of
10 the application for those who are present.

11 **MR. CAMPBELL:** Thank you, Your
12 Honor. Jeffrey Murphy will be giving a
13 presentation on behalf of the company.

14 **MS. PIRIK:** Thank you.

15 Mr. Murphy, could you again state
16 your name and spelling and your affiliation,
17 your title and location?

18 **MR. MURPHY:** Sure. My name is
19 Jeffrey Murphy, J-e-f-f-r-e-y, M-u-r-p-h-y. I'm
20 the Director of Rates and Gas Supply for
21 Dominion East Ohio. My business address is 1201
22 East 55th Street, Cleveland, Ohio 44103.

23 **MS. PIRIK:** Thank you.

24 **MR. MURPHY:** Well, back in
25 August of 2006, the Public Utilities Commission

1 approved a pilot program which changed the way
2 that Dominion East Ohio purchases its gas for
3 the roughly one-third of our customers who still
4 buy from us. Under our Energy Choice Program,
5 customers have the option to buy gas either from
6 us or one of the roughly dozen and a half
7 suppliers who offer commodity service to our
8 customers.

9 In that pilot program, we introduced
10 a replacement for what used to be called the Gas
11 Trust Recovery Rate. It's now known as the
12 Standard Service Offer.

13 Under GCR, or Gas Cost Recovery Rate
14 Pricing, utilities are not allowed to make a
15 profit on the commodity portion of their bill.
16 Utilities like East Ohio make a profit in
17 something called the distribution rate, where we
18 recover our cost of doing business and an
19 authorized profit permitted by the Public
20 Utility Commission.

21 Just like under the GCR mechanism,
22 the Standard Service Offer, or SSO rate, is a
23 commodity pricing mechanism that does not allow
24 us to make profit on the commodity portion of
25 the bill. Whatever we pay is what we charge the

1 customers.

2 The major reason we had requested
3 that change back in August of 2006 was because
4 we did have two-thirds of our customers buying
5 from other commodity providers, and we wanted to
6 make sure that the price that we would charge
7 would accurately reflect the market price for
8 natural gas.

9 So as a result, the Standard Service
10 Offer price that we charge is actually driven by
11 an index-based natural gas price plus a specific
12 amount of money that was determined in an
13 auction, again, with the results approved by the
14 Public Utility Commission.

15 The PUCO approved that program
16 through August of this year. So as a result, we
17 had to provide information and make an
18 application about what we would do beyond
19 August 2008. So in the application we filed in
20 late last year, we again made a proposal that
21 would change the way in which we purchase our
22 natural gas.

23 For customers that are not eligible
24 for the Energy Choice Program, such as those who
25 participate in a low-income customer payment

1 program, we will continue to buy gas in the same
2 way we began buying gas back in 2006.

3 For customers who are eligible to
4 participate in the Energy Choice Program, we
5 will actually conduct a similar auction, if you
6 will, where competitors will vie for the right
7 to provide gas at the lowest price. But in this
8 particular case, rather than customers buying
9 from a large pool of gas, which is really
10 provided by one of several marketers, we will
11 actually designate a particular supplier for
12 each particular customer. All those customers
13 will pay the same rate under this, what we would
14 refer to as standard choice offer service;
15 however, customers would have a specific
16 supplier identified on their bill.

17 So their bill would look much the
18 same, only instead of East Ohio being identified
19 as the supplier for natural gas commodity, it
20 would be another designated supplier.

21 The proposed change would have no
22 impact whatsoever on existing customers that
23 participate in Energy Choice or in a
24 governmental aggregation program. The customers
25 who wish to move into the choice environment can

1 do so without any termination charges or what
2 have you. They are free to come and go between
3 the standard choice offer and Energy Choice as
4 they would like.

5 Before East Ohio can do anything,
6 however, the public utilities Commission will
7 need to approve some form of transition, some
8 means by which we would purchase our natural
9 gas.

10 So the auction process, the means by
11 which we actually procure the gas, will be
12 something that the Public Utilities Commission
13 will have to review and approve as well.

14 And just as today, if customers have
15 any customer service issues or emergency
16 response issues, they can call us at the same
17 number they did previously. We will still be
18 providing natural gas distribution service, but
19 we will be providing the commodity portion, the
20 natural gas part of the service in a similar,
21 different way.

22 We are reviewing other options to the
23 mechanism that we proposed last wear, with
24 parties such as the Consumer Counsel, the staff
25 of the Public Utility Commission. And so it's

1 certainly possible that the Public Utilities
2 Commission will ultimately approve something
3 different than what we filed.

4 One of the aspects of the filing
5 that's under consideration is the potential for
6 East Ohio to ultimately exit the business of
7 providing natural gas; however, this filing, as
8 it's structured right now, would still give
9 customers the option to purchase their natural
10 gas from the company under this revised pricing
11 and supply and provision approach.

12 So that's a brief description of the
13 substance of our application that we filed late
14 last year. Thank you.

15 MS. PIRIK: Thank you,
16 Mr. Murphy.

17 At this time I'm going to begin
18 calling witnesses. When I ask the witnesses to
19 come forward, if you could come forward to the
20 podium, I'll have you state your name and
21 address and any spellings for the record. You
22 will also be asked to make an oath to tell the
23 truth, the whole truth. The traditional oath.

24 And then after the conclusion of your
25 testimony, the attorneys present, Mr. Campbell

1 and Mr. Serio, will be allowed to ask you
2 questions if they have any questions at that
3 time, or I could ask you questions. And then at
4 the conclusion of your testimony, I'll call the
5 next witness.

6 So -- and right up front, I'm going
7 to apologize for the mispronunciation of
8 anyone's name. I also have a difficult last
9 name, so I do appreciate that.

10 The first witness I have is Marvin
11 Schinagle?

12 **MR. SCHINAGLE:** That's right.

13 **MS. PIRIK:** Would you like to
14 come forward?

15 **MR. SCHINAGLE:** No. I talked to
16 the attorney here and he explained most of the
17 problems, which I will get no place trying to
18 explain my views.

19 **MS. PIRIK:** Okay. Well, and
20 also, if you have -- I do understand there are
21 representatives of the company here who are here
22 if consumers also have issues and you'd like to
23 actually talk with one of the company
24 representatives.

25 We have representatives from our

1 Service Monitoring Enforcement Department whom
2 you could also talk with about any service
3 issues that you might have, and they can try to
4 direct you, give you some information about
5 different things that they have out there on the
6 table. So you're declining to testify today?

7 **MR. SCHINAGLE:** Yes.

8 **MS. PIRIK:** Okay. Well, thank
9 you for coming.

10 Pat Sharkey? I don't believe the
11 microphone is on, but --

12 **MS. SHARKEY:** Okay. I can talk
13 loud. And I would like to apologize ahead of
14 time, because when I get excited, I talk fast.

15 **MS. PIRIK:** Could you state
16 your name and address for the record?

17 **MS. SHARKEY:** Patricia Sharkey.
18 3406 West 148th Street, Cleveland, Ohio.

19 **MS. PIRIK:** Thank you. Could
20 you please raise your right hand?

21 PATRICIA SHARKEY
22 of lawful age, a witness herein, having been
23 first duly sworn, as hereinafter certified,
24 testified and said as follows:

25 **MS. PIRIK:** Thank you. Go

1 ahead with your statement.

2 MS. SHARKEY: I would like to say
3 that this is all of my -- this is all my opinion
4 on this. Number one, utility companies have
5 always been a good investment because they don't
6 lose any money. We want to, like, discount
7 Enron.

8 A high-ranking state official told me
9 at one point, if you have a problem, you go to
10 the PUCO. Sometimes, unfortunately, or a lot of
11 times, unfortunately, they stand behind the
12 utility rather than the consumer. Most of my
13 information is from the Plain Dealer, so, you
14 know, that's pretty much all I know.

15 When gas fell below 10.49 MCFs, the
16 paper immediately came out and said but don't
17 worry, you won't get any discount on that, just
18 the gas company does. Now, when part
19 of -- okay. If this goes through and part of
20 Dominion's business is let go to all these other
21 companies -- let's say they're going to lose
22 like 40 percent of the services they now provide
23 in the offices and everything else. Does that
24 mean that you're going to take the CEOs'
25 salaries and reduce them 40 percent? Does it

1 mean you're also going to reduce the number of
2 people in your offices because you don't need as
3 many anymore? The people that you'll most need
4 are all the ones that are in the field right now
5 that get their hands dirty.

6 Okay. And this standard choice that
7 this gentleman mentioned, is it going to be like
8 companies that get taken over by other companies
9 where, gee, we're not going to change the name,
10 but then a year later, we will change the name?

11 Is that what's going to happen with
12 the rates? It will stay at the same rate for a
13 specific amount of time and then they're allowed
14 to raise it and it will be all up and down
15 depending what company you have?

16 I did do business with ACN, so I do
17 understand a little bit about how companies can
18 change the price of their rates.

19 And that's really all I have to say.
20 But I'm just, I'm flipped out by the point that
21 you want to do this, and then we have all these
22 employees for Dominion, and then we have another
23 company that also has to hire employees. So now
24 we've got employees all over the place, all
25 doing -- you know, because nobody is going to be

1 let go. That's my opinion. Okay. Thank you.

2 MS. PIRIK: Thank you very
3 much.

4 I believe it's Linda Nellis. Would
5 you like to testify?

6 MS. NELLIS: Well, it's --

7 MS. PIRIK: That's fine. Come
8 forward.

9 MS. NELLIS: I'm new at this.

10 MS. PIRIK: That's all right.
11 I can help you. Could you just state your name
12 and address for the record?

13 MS. NELLIS: Linda Nellis. 2145
14 Northland.

15 MS. PIRIK: Thank you. And
16 could you raise your right hand, please?

17 LINDA NELLIS
18 of lawful age, a witness herein, having been
19 first duly sworn, as hereinafter certified,
20 testified and said as follows:

21 MS. PIRIK: Thank you. Now go
22 ahead.

23 MS. NELLIS: I don't -- this
24 is -- I'm new at this, as to how this goes. I'm
25 aware that our supplier is now with NOPEC.

1 That's hooked in with Dominion. I'm trying to
2 find out my rights in dealing with Dominion and
3 NOPEC. I don't know if this is part of this
4 hearing or not.

5 I was not living in the house at the
6 time of NOPEC sending in the mail you having an
7 option to opt out and stay with Dominion. This
8 has happened back in September, October. Wasn't
9 aware of it. I'm older, there's a lot of people
10 on our street that didn't know about it. Went
11 and was paying on it. Come to find out, had
12 somebody looking at my bill and they asked me,
13 "Who is this carrier you have, NOPEC?" I said,
14 "I thought it was Dominion." Sorry for being
15 stupid.

16 They said, "You realize all the
17 charges you have?" Well, I was ahead with
18 Dominion, as a credit ahead on my bills.
19 Keeping my gas, not being in the house, at 50
20 degrees, my bill now is \$6,000 since the switch
21 to NOPEC. I called NOPEC, which is out of
22 Macedonia. I called Dominion. They came out.
23 Why is my gas so high? I've lived in this house
24 30 years. And I called them back, got back to
25 Dominion, took 30 days. Dominion came out,

1 looked at my meter, the gas, found nothing
2 wrong.

3 I don't know where to go. I wanted
4 to go back to NOPEC and get all my money back
5 that they've charged from October till now. I
6 don't know where to go, who to talk to to
7 straighten out this problem.

8 MS. PIRIK: I know, again,
9 there are some company representatives here that
10 maybe can --

11 MS. NELLIS: That's what I'm
12 trying to find out.

13 MS. PIRIK: -- can get you some
14 information. Mr. Campbell or Ms. Stallings in
15 the back with the Public Utilities Commission.
16 I believe there's a gentleman from the Office of
17 Consumers' Counsel here. Mr. Serio, do you
18 have -- is one of your representatives here, I
19 believe?

20 MR. SERIO: Yes.

21 MS. PIRIK: And I don't know
22 the gentleman's name, but he's the gentleman
23 right there in the black coat. So there's three
24 options for you, and perhaps someone -- I'd
25 maybe direct you to talk to some of the company

1 representatives and maybe they can give you more
2 information.

3 **MS. NELLIS:** And why can't PUCO
4 have put in effect -- if they want to have this
5 option, why didn't they stick it in the bill
6 instead of sending separate notices? Because
7 you get so many gas suppliers that say do you
8 want to change. Everybody tosses them out. So
9 I didn't know. Why didn't they put it in with
10 that bill since it was a community thing that
11 put it into effect? Why can't PUCO say, hey, we
12 must put this in the bill because they're
13 changing every so many months for you to opt
14 out.

15 And there's a lot of people who don't
16 know. I've talked to a lot of people that
17 didn't realize this.

18 **MS. PIRIK:** I appreciate you
19 putting that information on the record. And
20 with your current situation, I think there may
21 be some individuals here you might want to talk
22 with.

23 Does anyone have any questions for
24 this witness?

25 **MR. SERIO:** No. We'll be happy

1 to sit down with her and talk to her afterwards.

2 MS. PIRIK: Thank you very much
3 for testifying.

4 Brian Stephens? Good afternoon.

5 MR. STEPHENS: Good afternoon.

6 MS. PIRIK: Please state your
7 name, spelling and address for the record.

8 MR. STEPHENS: My name is Brian
9 Stephens, B-r-i-a-n S-t-e-p-h-e-n-s. Address is
10 8808 Beckman, Cleveland, Ohio 44104.

11 MS. PIRIK: Thank you. Please
12 raise your right hand.

13 BRIAN STEPHENS
14 of lawful age, a witness herein, having been
15 first duly sworn, as hereinafter certified,
16 testified and said as follows:

17 MS. PIRIK: Thank you.

18 MR. STEPHENS: I just have a
19 question, not really a -- I read the article in
20 the Plain Dealer this past week, a couple weeks
21 ago, and it says the 300,000 customers who have
22 stayed with Dominion pay less than their
23 neighbors on a fixed price contract for the most
24 of the last two years.

25 And my question is, how does it help

1 the consumer to switch to whatever these new
2 suppliers are when the 300,000 that stay with
3 Dominion pay less on their bill in the last two
4 years? That's just it, basically, in a
5 nutshell. How does it benefit the consumers to
6 switch or to be made to switch when we pay less
7 by staying? That's it.

8 **MS. PIRIK:** I think we have
9 representatives here whom you can speak with. I
10 think that's a good idea. Thank you very much
11 for testifying.

12 Thomas Schultz? Good afternoon.

13 **MR. SCHULTZ:** Good afternoon.

14 **MS. PIRIK:** Please state your
15 name and spelling and address for the record.

16 **MR. SCHULTZ:** Thomas Schultz,
17 S-c-h-u-l-t-z. 91 Timberlane, Aurora 44202.

18 **MS. PIRIK:** Thank you. Please
19 raise your right hand.

20 THOMAS SCHULTZ
21 of lawful age, a witness herein, having been
22 first duly sworn, as hereinafter certified,
23 testified and said as follows:

24 **MS. PIRIK:** Thank you.

25 **MR. SCHULTZ:** I just want to go

1 on record as indicating that my wife and I are
2 opposed to this situation where, I guess,
3 Dominion wants to require all of us who are, I
4 guess, 1 of 300,000 people still with Dominion
5 for suppliers, that we would be forced to be
6 serviced through an independent gas company for
7 service -- supply company, I should say.

8 And the reason I'm opposed to this is
9 what the previous gentleman just raised, the
10 issue of price and comparison to what the
11 independent suppliers are charging. Every
12 month, the Plain Dealer has a little chart that
13 indicates what Dominion East Ohio is charging as
14 opposed to what the independent suppliers are
15 charging. And every month, I'm looking down the
16 list and seeing that Dominion is cheaper, by
17 far. Ten, fifteen, twenty percent less than
18 what most, if not all these suppliers are
19 charging.

20 And I think the only one that is
21 comparable is the co-op, which I think is
22 restricted to certain communities and certain
23 groups.

24 So my wife and I were -- when
25 Dominion first started this program several

1 years ago, we did try to comparison shop. Like
2 any good consumer, we're trying to keep our
3 individual gas bill as low as possible and get
4 the best deal. And we started out with one
5 independent supplier for a year or two, and then
6 we saw that we could get a better deal with
7 another independent supplier, because we were
8 concerned about the fixed rate. We wanted a
9 fixed rate rather than a monthly rate, so that's
10 why we bought into this idea of leaving Dominion
11 as a supplier and going with an independent.

12 However, what I found over the last
13 year -- and I was looking at the rates every
14 month, comparing what our independent supplier
15 was, which I believe was Interstate Gas Supply,
16 paying, I think it was \$9.99 per
17 cubic -- thousand cubic feet, that Dominion East
18 Ohio's rate was significantly lower.

19 So we switched recently. I think it
20 was last October when we finally had a chance to
21 opt out of our one-year or two-year contract at
22 the time to Dominion. And we have been able to
23 save a significant amount of money.

24 So that's one reason I'm opposed to
25 this idea of requiring us 300,000 to go into

1 the -- go with some sort of an independent gas
2 supplier.

3 The other couple issues I just want
4 to point out, there is a problem, at least in
5 the past, with these contracts, because you
6 actually end up having to pay a fee. With
7 Interstate Gas Supply, they want to charge us
8 \$150 to opt out of a contract before the year
9 end -- before the end of the contract period,
10 which I didn't think was a wise thing to do.
11 And it kind of kept me locked into their
12 contract.

13 You know, is this going to continue
14 with the new process or if we all are forced
15 into an independent gas supplier, are we going
16 to be locked in for certain periods of time and
17 charged fees if we want to cancel before the
18 period is over with? Because I object to that
19 also.

20 The other thing, if you analyze your
21 gas bill, the other thing that you can save
22 money with Dominion as opposed to an independent
23 supplier is the sales tax in Cuyahoga County is,
24 what, seven and three-quarters percent. The
25 excise tax, if you stay with Dominion, is 4.9

1 percent. So you can save almost 3 percent right
2 off your gas bill because of the difference
3 between what you're paying under the excise tax
4 as opposed on sales tax.

5 And again, if anyone is interested in
6 saving some money, you ought to think about
7 that. And that's another reason I'm opposed to
8 being forced into a situation where I have to
9 pay more in terms of sales tax than the state
10 excise tax.

11 So there are three reasons, you know,
12 the overall bill is -- and rate is lower. The
13 fixed contract, and then the excise tax is less
14 than sales tax. So for those reasons, I am very
15 much opposed to this proposal. Thank you.

16 **MS. PIRIK:** Thank you.

17 Is there anyone else with us today
18 who would like to testify that didn't have an
19 opportunity to sign up?

20 Okay. There being no more witnesses,
21 this concludes the public hearing, and the
22 testimony will be submitted for the record for
23 the Commission's consideration. Thank you very
24 much for coming.

25

1 (Thereupon, the proceedings were
2 concluded at 1:00 o'clock p.m.)

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C E R T I F I C A T E

STATE OF OHIO,)
) SS:
SUMMIT COUNTY,)

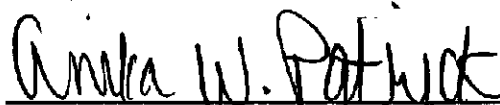
I, Anika W. Patrick, a Registered Merit Reporter, Certified Realtime Reporter and Notary Public within and for the State of Ohio, duly commissioned and qualified, do hereby certify that these proceedings were taken by me and reduced to Stenotypy, afterwards prepared and produced by means of Computer-Aided Transcription and that the foregoing is a true and correct transcription of the proceedings so taken as aforesaid.

I do further certify that these proceedings were taken at the time and place in the foregoing caption specified.

I do further certify that I am not a relative, employee of or attorney for any party or counsel, or otherwise financially interested in this action.

I do further certify that I am not, nor is the court reporting firm with which I am affiliated, under a contract as defined in Civil Rule 28(D).

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my seal of office at Akron, Ohio on this 7th day of April, 2008.



Anika W. Patrick, RMR, CRR

My commission expires March 13, 2010.

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A				
able (1)	4:16	12:4	24:4	18:24
24:22	amount (3)	assigned (1)	better (1)	calling (1)
above-entitled...	9:12 16:13	4:2	24:6	12:18
1:16	24:23	Assistant (1)	beyond (1)	Campbell (7)
accurately (1)	analyze (1)	2:15	9:18	3:5 4:15 5:8,9
9:7	25:20	attorney (4)	bill (14)	7:11 12:25
ACN (1)	Ancillary (2)	3:5 4:11 13:16	8:15,25 10:16,17	19:14
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