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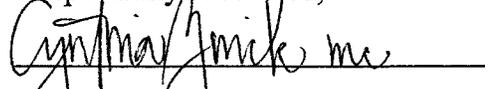
IN THE MATTER OF REORGANIZATION) DOCKET No. E-04230A-14-0011
OF UNS ENERGY CORPORATION) E-01933A-14-0011

)
) **NOTICE OF FILING DIRECT**
) **TESTIMONY ON BEHALF OF**
) **ARIZONA COMMUNITY ACTION**
) **ASSOCIATION**
)

Arizona Community Action Association hereby provides notice of filing of the prepared Direct Testimony of Cynthia Zwick on behalf of Arizona Community Action Association in the above-docketed proceedings.

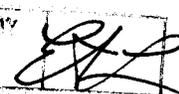
Dated this 30th day of April 2014.

Respectfully submitted,


Cynthia Zwick

Arizona Community Action Association
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The original and thirteen (13) copies of the foregoing will be filed the 30th day of April 2014 with:

Arizona Corporation Commission
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APR 30 2014
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1 Docket Control Division
2 Arizona Corporation Commission
3 1200 West Washington Street
4 Phoenix, Arizona 85007

5 A copy of the same served by e-mail
6 or first class mail that same date to:

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BEFORE THE ARIZONA CORPORATION COMMISSION

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IN THE MATTER OF REORGANIZATION) DOCKET No. E-04230A-14-0011
OF UNS ENERGY CORPORATION) E-01933A-14-0011

Direct Testimony Of

Cynthia Zwick

For

Arizona Community Action Association

April 30, 2014

1 Q. Please state your name, professional title, and your workplace address.

2 A. My name is Cynthia Zwick, I serve as Executive Director of Arizona Community
3 Action Association, which is located at 2700 N 3rd St Ste. 3040, Phoenix, AZ
4 85004.

5 Q. What is the mission of Arizona Community Action Association?

6 A. Arizona Community Action Association (ACAA) strives to unite communities to
7 end poverty through community-based solutions and initiatives. In the pursuit of
8 these goals, ACAA advocates on behalf of low-income Arizonans in energy and
9 utility issues.
10

11 Q. What is the purpose of your testimony?

12 A. The purpose of my testimony is to explore and explicate Stipulation 24 of the
13 proposed agreement, the “commit[ment] to continue support for the Arizona
14 Utilities’ low income assistance programs at or above current levels.”
15

16 Q. What is your experience with low-income issues and with rate proceedings in
17 Arizona?

18 A. I have served as a low-income advocate in Arizona since 2003, and have
19 participated in rate cases since that time in order to ensure that the interests and
20 impact of rate increases on the low-income community are heard and understood,
21 and that there is a better understanding of the condition of poverty in Arizona and
22 its impact on utility customers.
23

24 Q. What is the current state of poverty in Arizona today?

25 A. Let me start by stating that I absolutely support a healthy electric utility and
26
27
28

1 believe that rates that are reasonable and affordable for all customers, including
2 low-income customers, is not only in the customers' best interest, but also in the
3 Company's best interest.

4 In 2012, the US Census bureau reported that the Pima County poverty rate
5 was 20%. The poverty rate for Mohave County was 21.7%. The state of Arizona'
6 poverty rate was slightly less, at 18.7%.¹ Looking more deeply into the data,
7 26.7% of Tucson residents live at 100% of the federal poverty level, and in South
8 Tucson, the number jumps to 52.1%.² Arizona currently has the 5th highest
9 poverty rate overall³ and the 7th highest poverty rate for children.⁴

10 The annual income for an individual living at 100% of the federal poverty
11 level is \$11,670. For a family of four, that annual income is \$23,850. An
12 individual living at 150% of the federal poverty level earns \$17,505 annually and a
13 family of four, \$35,775.⁵

14 In March 2014, the Arizona unemployment rate was 7.3 %, down from the
15 March 2013 rate of 8.0% but still high. The highest level Arizona saw was in
16 2010, when unemployment reached 10.4%.⁶ The Bureau of Labor Statistics
17 announced in August 2012, that in January 2012, 56% of the 6.1 million long-
18 tenured displaced workers were re-employed (long-tenured are employees who
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24

¹ U.S. Census Bureau, 2012 American Community Survey

25 ² Ibid

26 ³ "Arizona has 5th Highest Poverty Rate." Arizona Indicators, Morrison Institute for Public Policy.

27 ⁴ Arizona: Demographics, Poverty, and Food Insecurity. <http://frac.org/wp-content/uploads/2010/07/az.pdf>

28 ⁵ 2014 Poverty Guidelines, U.S. Department of Health & Human Services

⁶ www.deptofnumbers.com/unemployment/arizona/

1 have worked for their employers three or more years).⁷ Among those long-tenured
2 workers who were displaced from full-time wage and salary jobs and who were re-
3 employed in such jobs in January 2012, only 46 % of the re-employed 56% had
4 earnings that were as much or greater than those of their lost job. So
5 unemployment remains high, and those re-employed are not making as much as
6 they were before the recession and the various job losses.
7

8 Hunger also continues to challenge families in Arizona, children in
9 particular -- 25% are hungry. Approximately 1 in 5 Arizonans (20.9%), have
10 experienced times in the past twelve months when they did not have enough
11 money to buy food that they or their families needed.⁸ Arizona ranked 14th
12 nationally for the number of families facing food hardship. SNAP (formerly
13 known as food stamps) enrollment has also continued to climb in Arizona where
14 now 1.1 million Arizonans need SNAP to feed themselves and their children, an
15 increase of 79.2% over the past five years.⁹
16
17

18 Q. Are there other factors that need to be taken into consideration when considering
19 the reorganization of UNS Energy?
20

21 A. Yes, there are. Additional factors to consider include the very real health risks
22 associated with an inability to maintain electric service. In a report by the Arizona
23 Department of Health Services¹⁰, lack of air conditioning can be a life threatening
24

25 ⁷ www.bls.gov/news.release/disp.nr0.htm

26 ⁸ Food Research and Action Center (FRAC), Food Hardship in America 2012.

26 http://frac.org/pdf/food_hardship_2012.pdf

27 ⁹ Supra at 4.

27 ¹⁰ Arizona Department of Health Services, Deaths From Exposure to Excessive Natural Heat Occurring in Arizona

1 condition in Arizona. Between 1992 and 2009, 173 Arizona residents died from
2 exposure to heat while indoors, two-thirds of whom were 65 or older. A recent
3 report from Maricopa County found that 108 heat deaths occurred in 2012, and of
4 those more than half occurred at a private residence and 45 happened indoors.¹¹
5

6 The AARP study, "Affordable Home Energy and Health: Making the
7 Connections,"¹² finds that "Health is at risk *directly* through exposure when heat
8 is turned down in winter or air-conditioning is turned off in summer, when unsafe
9 means are used to heat or light homes, and when utility service is lost due to
10 nonpayment."
11

- 12 • In response to high home energy prices perceived as unaffordable, 46%
13 report closing off part of their home for at least one month a year, 24%
14 maintain their home at what they perceived as an unsafe or unhealthy
15 temperature and 17% report leaving their home for part of the day because
16 they were unable to maintain moderate indoor temperatures.
17
- 18 • More than one-quarter (27%) report using the kitchen stove or oven for
19 heat, and 4% use candles or lanterns because of loss of utility service for
20 non-payment.
21
- 22 • More than one-quarter (28%) report skipping payments of a utility bill or
23 paying less than the full amount, 19% received a shut-off notice within the
24

25 1992-2009, www.azdhs.state.az.us.

26 ¹¹ Heat Deaths in Maricopa County, AZ Final Report 2012.

26 <http://www.maricopa.gov/publichealth/Services/EPI/pdf/heat/2012annualreport.pdf>

27 ¹² AARP Public Policy Institute, "Affordable Home Energy and Health: Making the Connections," Lynne Page
27 Snyder, PhD, MPH and Christopher A. Baker, June 2010, pp. 18-20.

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past year, and 6% report the loss of either electrical or natural gas service for nonpayment.

- One in six (17%) report that they were unable to use their main heating source at some point during the previous year because they did not have the money to accomplish one or more of the following: fix or replace a broken furnace; purchase bulk fuel such as heating oil, propane or wood; or prevent the shutoff of utility service for nonpayment.
- One in eight (12%) report that they were unable to use their air-conditioning at some point during the previous year because they did not have the money to accomplish one or both of the following: fix or replace a broken air conditioner; or prevent the shutoff of electricity for nonpayment.

The National Energy Assistance Directors' Association conducted a survey in May of 2011 of Low Income Home Energy Assistance Program (LIHEAP) recipients and reports the following:¹³

- LIHEAP recipient households are likely to be vulnerable to temperature extremes;
- 40% of the homes had a senior in the household aged 60 or older;
- 42% had a disabled household member;
- 41% had a child 18 or younger;

¹³ National Energy Association Directors' Association, 2011 National Energy Assistance Survey, Final Report, October 2011, www.neada.org

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- 89% had a least one vulnerable household member.

The study also provided information on challenges that these households faced:

- 35% were unemployed at some point during the previous year;
- 72% had a serious medical condition;
- 26% used medical equipment that requires electricity

The NEADA study further reports indirect threats to health imposed by financial stress when various demands compete for their limited dollars include:

- 24% report going without food for a least one day because of energy bills in the past five years.
- 37% report going without medical or dental care
- 34% did not fill a medical prescription or took less than a full dose because of high energy bills. And finally,
- 19% had someone in the home become sick because the home was too cold.

The NEADA report goes on to emphasize the tremendous need for LIHEAP

- 65% of those who did not keep their home at unsafe or unhealthy temperatures said they would have done so if LIHEAP had not been available.
- 63% of those who did not have their electricity or home heating fuel discontinued said that they would have if it had not been for LIHEAP.

In spite of this staggering demand, only 5.5% of the Arizona households

1 eligible for LIHEAP received assistance.¹⁴ For those Arizonans unable to access
2 energy assistance funds, the burden of their energy bill can be overwhelming. The
3 energy burden, calculated as the amount spent on energy divided by a household's
4 income, for Arizonans below the poverty line is 17.34%.¹⁵ This is in stark contrast to
5 the national average of 2.7%.¹⁶ Families at 150% of the Federal Poverty Level had an
6 energy burden of 13.49%, still dramatically outstripping the national average.
7

8 Families unable to take advantage of energy assistance often experience food
9 insecurity. A study in the journal *Pediatrics* reports children in LIHEAP families had
10 lower odds of nutritional risk for depressed growth than children in eligible families
11 that did not receive LIHEAP benefits.¹⁷ Children in LIHEAP families had lower odds
12 of acute hospitalization than children whose families did not receive LIHEAP
13 benefits. The researchers conclude that households going without LIHEAP benefits
14 have likely sacrificed their food budgets to maintain utility service, with their
15 children's nutrition suffering as a result. Similar results have been shown for low-
16 income elderly populations, where residents in high cooling states are 27% more
17 likely to experience very low food security in the summer than in the winter. The
18 authors noted that tradeoffs between food spending and energy costs are often made
19 with significant human cost. These costs are amplified if home energy prices become
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24 ¹⁴ "LIHEAP Needs at Least \$4.7 billion in Fiscal Year 2015," National Energy and Utility Affordability Coalition,
Arizona.

25 ¹⁵ Home Energy Affordability Gap, http://www.homeenergyaffordabilitygap.com/03a_affordabilityData.html

26 ¹⁶ Energy Information Administration. <http://www.eia.gov/todayinenergy/detail.cfm?id=10891>

27 ¹⁷ Frank MD, Deborah A., et al. "Heat or Eat: the Low Income Home Energy Assistance Program and Nutritional
and Health Risks Among Children Less than 3 Years of Age." *Pediatrics*. www.pediatrics.org/cgi/doi/10.1542/peds.2005-2943

1 unusually high.

2 In Arizona in State Fiscal Year 2012, Community Action Agencies served a
3 total of 227,126 individuals and 81,629 families. Of the households served, 71,082
4 sought help with their utility bills, and 60,738 received utility assistance.¹⁸ Agencies
5 were able to serve on average, 1 in 10 of the eligible people seeking assistance.
6

7 Q. What is the current state of the low-income assistance programs among the
8 Utilities affected by this merger?

9 A. The utilities owned by UNS Energy offer a number of low-income programs.

10 UNS Electric and Gas offer the Warm Spirits program, whereby customers
11 donate to low-income customers on their bill, either by rounding up to the next
12 dollar or pledging a monthly dollar amount. No contributions are used to
13 administer the program, and as a result the administration and distribution of funds
14 is itself unfunded.
15
16

17 TEP makes annual contributions to Arizona Community Action Association
18 from which bill assistance payments are made.

19 UNS Electric, Gas, and TEP participate in the low-income weatherization
20 assistance program. This program yields tremendous results for low-income
21 customers, significantly decreasing energy burdens while increasing comfort and
22 making homes healthier and safer environments. For UNS Electric, the goal was
23 to weatherize 130 in 2013, while 99 homes received weatherization assistance.¹⁹
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26 ¹⁸ NASCSP Arizona CSBG IS 2010 Report.

27 ¹⁹ E-00000U-14-0049

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TEP aspired to weatherize 145 homes; 93 homes were weatherized. UNS Gas intended to weatherize 113 homes, and was able to weatherize 102 houses.²⁰

Q. What if any improvements could be made to the programs?

A. The Warm Spirits program has been tremendously helpful to hundreds of households in need. And the agencies who disburse the assistance funding do a magnificent job. Unfortunately, the Warm Spirits allocation doesn't include any money for program delivery or administration. As a result, the agencies rely on other funds to administer UNS Gas and Electric assistance. I would argue that a program is not fully funded if it does not account for the distribution of its assistance funding.

A significant improvement is TEP's bill assistance program, which was instituted in Decision No. 73912. This program has included in it funding for program delivery and administration, making it a more sustainable fund source and empowering the community agencies who distribute it to operate at higher efficiency and greater capacity.

Q. Are you familiar with the low-income programs offered as a result of Fortis acquiring CH Energy Group?

A. I am.

Q. Can you describe the provisions of that arrangement pertinent to low-income customers?

A. Generally, Fortis has instituted a rate freeze through June 30, 2015. For low-

²⁰ G-00000C-14-0105

1 income customers specifically, those participating in the Home Energy Assistance
2 Program received an increase in their previous monthly credits through a
3 Community Benefit Fund. Also, Central Hudson agreed to waive reconnection
4 fees for low-income program participants up to \$50,000.

5
6 Q. Might such additions to the low-income programs in Arizona be an improvement?

7 A. Yes, I believe they would.

8 Q. How would the programs be improved?

9 A. We've received a number of anecdotal examples of customers who voluntarily
10 disconnect their gas in the summer to pay for increased cooling bills. Allowing
11 those customers to reconnect in the winter without penalty would allow them to
12 avoid those critical tradeoffs listed above when choosing between health, nutrition,
13 and utility service.
14

15
16 A rate freeze likewise would prove extremely beneficial to low-income
17 customers. Electricity prices have been on the rise; residential rates have
18 increased 40.6% in the past decade,²¹ and low-income customers are often least
19 able to afford the increases. Financial machinations of this scale are inherently
20 uncertain, and if something not according to plan did happen, it could be most
21 unfortunate for these utilities' low-income ratepayers. Combining this merger
22 with a \$219 million purchase of Gila River Power Plant #3, it becomes all the
23 more likely that customers would experience a rate shock. I believe that a rate
24 freeze comparable to what was instituted when Fortis purchased CH Energy would
25
26

27 ²¹ Energy Information Administration.
28

1 be the best way to maintain stability for vulnerable and low-income utility
2 customers.

3 Referring back to the Home Energy Affordability Gap data, the average
4 dollar amount by which actual home energy bills exceed affordable home energy
5 bills for households below 200% of the Federal Poverty Line is \$548 per
6 household. Combining this fact with the paltry 5.5% of eligible customers served
7 by LIHEAP, there exists a significant need for energy assistance. If a similar
8 community benefit fund could further increase the discount for low-income
9 customers, this support would go a long way toward making energy more
10 affordable for limited income customers of these utilities.
11

13 Q. What else could be done to support low-income assistance programs at or
14 above current levels?

15 A. Unfortunately, low-income customers experience crises, in which case a
16 discounted rate isn't enough to keep them from severe financial consequences. In
17 that case, customers reach out for bill assistance, which, from all sources, is
18 lacking. Utilities have donated funds to bill assistance in the past,²² and that
19 funding has gone on to provide additional financial security for a significant
20 number of Arizonans. If Fortis were to do the same, it would demonstrate a real
21 commitment to low-income assistance.
22

24 Finally, the best way to allow for customers to pay their bills is to make
25 them more affordable in the first place. I applaud the company's support for
26

27 ²² Decision No. 71448, E-01345A-08-0172

1 weatherization. Many community agencies report a long wait list for
2 weatherization services, but can only help the clients for whom they have funding.
3 If Fortis were to invest in weatherization, the impact would be felt many times
4 over. Weatherization funds are leveraged with other sources, including federal
5 dollars, so an increase in one source experiences a multiplier effect when deployed
6 in the weatherization program. Expanding funding to the weatherization
7 programs such that they can meet, and possibly surpass their goals for
8 weatherization, would be a genuine commitment to low-income assistance.
9

10
11 Q. Do you have any other comments regarding energy efficiency and demand
12 side management?

13 A. Previously I've testified that low-income customers should be held
14 harmless from the DSMS surcharge. I still believe that low-income customers
15 should not be charged for resources they cannot access. And to that end, I believe
16 that DSM resources should be made available to low-income customers when
17 practicable. One such example is the multifamily energy efficiency program
18 offered by UNS Electric. A significant number of low-income ratepayers live in
19 multifamily homes; multifamily efficiency programs should be allocated to low-
20 income housing at least at a rate proportional to the number of low-income
21 residents in multifamily housing in the utility's service territory.
22

23
24 But beyond that, low-income customers benefit along with all other
25 customers when efficiency is added to the grid. Energy efficiency is a least-cost
26 resource by definition; when one of the Utilities procures efficiency rather than a
27

1 higher cost resource, those savings are available for everyone, low-income
2 customers included. When these savings accumulate en masse, real value accrues
3 to the customers. Lawrence Berkeley National Laboratory found that APS and
4 TEP would save over \$7 Billion by implementing the Energy Efficiency Standard;
5 it would seem that one of the best ways to protect low-income ratepayers is to
6 keep them from having to pay for unnecessary transmission and generation
7 projects. Indeed, to support low-income customers, Fortis must also support
8 energy efficiency.
9

10
11 Q. Are there any other comments you'd like to add?

12 A. I'd like to restate my appreciation for the Utilities' previous efforts to
13 address low-income issues. In this moment of flux we have an opportunity to
14 make even greater strides in protecting vulnerable ratepayers. As I've stated
15 previously, the need for energy assistance is great, and the effect it has can impact
16 health, nutrition, and even housing security. A community development fund for
17 low-income discounts, bill assistance, and weatherization would all greatly
18 increase the well-being and resiliency of low-income ratepayers. A fund that
19 increases bill assistance while providing program administration funding provides
20 the dual benefits of assisting low-income customers while also increasing the
21 robustness and capacity of the utility assistance program as a whole. And, support
22 for low-income customers has to include procuring least-cost resources through
23 well-supported DSM plans.
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Q. Does this conclude your testimony?

A. Yes, it does.