

PLACE: Via Webex
DATE: Wednesday, October 19, 2022
TIME: 6:30 p.m. - 7:29 p.m.
DOCKET NO.: W-354, Sub 400
BEFORE: Commissioner Floyd B. McKissick, Jr., Presiding
Chair Charlotte A. Mitchell
Commissioner ToNola D. Brown-Bland
Commissioner Daniel G. Clodfelter
Commissioner Kimberly W. Duffley
Commissioner Jeffrey A. Hughes
Commissioner Karen M. Kemerait

IN THE MATTER OF:

Application by

Carolina Water Service, Inc. of North Carolina,
4944 Parkway Plaza Boulevard, Suite 375
Charlotte, North Carolina 28217

for Authority to Adjust and Increase Rates
for Water and Sewer Utility Service
in All Its Service Areas in North Carolina
and for Approval of a Water and Sewer Investment Plan

VOLUME: 2

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E X H I B I T S

IDENTIFIED/ADMITTED

Gumbel Exhibit 1..... 23/-

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P R O C E E D I N G S

COMMISSIONER MCKISSICK: Good evening.
I'm gonna go ahead and call this public hearing to order. I am Commissioner Floyd B. McKissick, Jr., presiding commissioner for this hearing. With me this evening are Commissioners ToNola D. Brown-Bland, Jeffrey A. Hughes, and Karen M. Kemerait.

I now call for hearing Docket Number W-354, Sub 400, in the matter of application by Carolina Water Service, Inc. of North Carolina for authority to adjust and increase rates and charges for water and sewer utility service in all service areas of North Carolina, and approval of a three-year water and sewer investment plan.

On July 1, 2022, Carolina Water Service, Inc. of North Carolina, which I shall refer to at times as CWSN or the Company, filed an application with the Commission seeking authority to adjust and increase its rates for providing water and sewer utility service in all of its North Carolina service areas, and for approval to establish and implement a water and sewer investment plan pursuant to North Carolina General Statute

1 §6-21 133.1B [sic] and Commission Rule R-17 --
2 excuse me, R1-17A.

3 Carolina Water Service proposes new
4 rates for a base year and three rate years included
5 in its water and sewer investment plan. Carolina
6 Water Service serves approximately 34,565 water
7 customers and 21,469 sewer customers in 38 counties
8 throughout the state of North Carolina from Corolla
9 in Currituck County to Bear Paw in Cherokee County.
10 The proposed rate increase is based on a test
11 period ending March 31, 2022.

12 On July 26, 2022, the Commission issued
13 an order establishing a general rate case and
14 suspending rates.

15 On September 2, 2022, the Commission
16 issued an order scheduling hearing, establishing
17 intervention and testimony due dates, as well as
18 discovery guidelines and requiring notice. The
19 order scheduled hearings for the purpose of taking
20 public witness testimony in Raleigh, Boone,
21 Jacksonville, and Charlotte, as well as tonight's
22 hearing, which is being conducted virtually via
23 Webex.

24 The September 22nd order further

1 scheduled a hearing for the purpose of accepting
2 expert witness testimony to begin on
3 November 28, 2022, in Raleigh, beginning at 2 p.m.

4 On September 15, 2022, Carolina Water
5 Company filed a certificate of service showing that
6 customer notice has been provided.

7 On September 19, 2022, Carolina Water
8 Company provided updated information regarding its
9 rate case application that brings us to today.

10 Pursuant to North Carolina General
11 Statute 138A-15(e), I remind members of the
12 Commission of our duty to avoid conflicts of
13 interest and inquire at this time as to whether any
14 Commissioner has a known conflict of interest with
15 respect to this docket.

16 (No response.)

17 COMMISSIONER MCKISSICK: Let the record
18 reflect that I have no such conflict and that my
19 fellow Commissioners have not identified any such
20 conflict.

21 I now call upon counsel for the parties
22 to announce their appearance for the record,
23 beginning with the applicant.

24 MR. ALSON: Thank you. Hello. My name

1 is Mark Alson, and I am a regulatory attorney
2 representing Carolina Water Service, Inc. of
3 North Carolina. Participating with me tonight is
4 Mr. Donald Denton, who is the state president of
5 Carolina Water Service.

6 If I may, there are other Company
7 personnel who are viewing this public hearing in
8 real time, and if this were a nonvirtual hearing,
9 those same Company personnel would make themselves
10 available to customers following the hearing in
11 order to attempt to address issues that were
12 raised.

13 Because we can't do that in a physical
14 sense in this forum, I note that those Company
15 personnel are amenable to contacting customers who
16 testify tonight in order to seek to resolve issues.

17 So on behalf of the Company, we thank
18 the Commission, the Public Staff, and our customers
19 who have signed up to participate in this important
20 process.

21 COMMISSIONER McKISSICK: Would you like
22 to identify any of those Company personnel
23 individually at this time, just for the record?

24 MR. ALSON: I'm not sure if I will be

1 fully inclusive, but Matthew Schellinger and
2 Deb Clark. Thank you.

3 COMMISSIONER McKISSICK: Thank you.
4 From the Public Staff?

5 MS. HOLT: Good evening. I'm Gina Holt
6 with the Public Staff, here on behalf of the using
7 and consuming public. And participating here
8 tonight is Public Staff engineer Lindsay Darden,
9 who will also be availability for customer
10 questions. Thank you.

11 COMMISSIONER McKISSICK: Thank you,
12 Ms. Holt.

13 Are there any preliminary matters that
14 we need to address this evening before we get
15 started?

16 MR. ALSON: Not from the Company. Thank
17 you.

18 COMMISSIONER McKISSICK: Public Staff?

19 MS. HOLT: At the appropriate time,
20 Commissioner McKissick, a customer contacted the
21 Commission this afternoon who would like to speak
22 tonight, a Mr. -- sorry. Andrew Huff. He
23 encountered a -- he was under the impression that
24 he did not need to preregister, and he'd like to

1 speak tonight. I have contacted the Company
2 attorneys, and I understand they have no objection.

3 COMMISSIONER McKISSICK: Thank you,
4 Ms. Holt. After we hear from all of those who
5 preregistered, we will certainly hear from this
6 particular person who has reached us today. So
7 thank you for bringing that to our attention.

8 Before we begin, I'd like to say a few
9 words regarding the process for the hearing
10 tonight, since this is a virtual hearing, and it's
11 a little bit unique in terms of what we
12 traditionally do.

13 First, I'd like to say that we
14 appreciate you participating in this virtual
15 hearing to voice your views and perspectives
16 relating to this important matter, and we welcome
17 your testimony and want to hear from you. In
18 conducting this hearing, the Commission functions
19 as in its judicial capacity as we are required to
20 do by North Carolina law.

21 Because the Commission functions as a
22 court, we cannot respond to your questions.
23 Instead, we are here to receive evidence from you
24 all in the form of your testimony. The Public

1 Staff, which represents the using and consuming
2 public, is made a party to this proceeding pursuant
3 to North Carolina General Statute 62-15(d).

4 In this proceeding, the Public Staff
5 represents you, the using and consuming public, and
6 the Public Staff will assist you in providing your
7 testimony this evening. In order to facilitate a
8 full and fair opportunity for all speakers to
9 participate, we will use the following procedures:

10 Number one, public witnesses will be
11 appearing by audio connection only. Commissioners
12 and attorneys will be appearing by video and audio
13 connection. Any public witnesses that wish to view
14 a live video of the proceeding may access it on
15 your computer via YouTube, which is linked from the
16 Commission's home web page www.NCUC.net. Now, be
17 sure to mute your computer when you are called to
18 testify to avoid feedback. Please, this is very
19 important. This hearing is being transcribed by a
20 court reporter, and it is critical that we limit
21 all interference with her ability to hear me and
22 those who are testifying.

23 Number 2, in order to allow each person
24 an equal amount of time, there will be a limit of

1 three minutes for each witness to speak.

2 Therefore, witnesses should endeavor to avoid
3 cumulative, repetitive, and redundant testimony.

4 Number 3, public witnesses will be
5 called upon to testify in the order that you have
6 all called in tonight. When it is your turn to
7 speak, you will be unmuted by the Webex
8 administrator. You will hear two beeps on your
9 phone line indicating that you have been unmuted at
10 that time. I will ask the witness to state his or
11 her name, then I will deliver the affirmation.
12 Once you have been affirmed, the attorney for the
13 Public Staff will ask you a series of questions,
14 and then you will be allowed to testify. To ensure
15 that this hearing runs as efficiently as possible,
16 please pay close attention during the course of the
17 hearing and be ready to respond as soon as you hear
18 the beeps unmuting your phone line.

19 Number 4, counsel for any party may ask
20 questions of the witnesses tonight. In addition,
21 the Commission will have the opportunity to ask
22 questions. This means that, if you provide
23 testimony, you may be asked questions by the
24 attorneys or by the Commissioners.

1 Number 5, testimony is being recorded by
2 a court reporter. Therefore, to ensure accuracy of
3 the record, we ask that you not engage in any
4 unconventional modes of communication, other than
5 just providing the testimony that you are going to
6 share with us this evening.

7 As a final reminder, the Commission and
8 attorneys for the parties are not allowed to
9 respond to your questions during this hearing.
10 However, both the Public Staff and the Company have
11 representatives who will be available at a future
12 time to respond to inquiries which you have raised.

13 With that understanding, let us begin.
14 Do Carolina Water Service or the Public Staff wish
15 to provide an opening statement?

16 MR. ALSON: The Company does not. Thank
17 you, Commissioner.

18 COMMISSIONER McKISSICK: All right.

19 MS. HOLT: Public Staff does not.

20 COMMISSIONER McKISSICK: All right. In
21 that case, we're gonna go ahead and recognize the
22 first person who is in the queue. John, could you
23 unmute that person?

24 (Pause.)

1 COMMISSIONER MCKISSICK: John, do we
2 have people in the queue that need to be unmuted at
3 this time? I know there were, I believe, earlier
4 this week seven people who had preregistered.

5 MR. MCCOY: We do. I'm just trying to
6 get him unmuted.

7 COMMISSIONER MCKISSICK: Okay.

8 MR. MCCOY: Sir, can you hear me?

9 MR. GUMBEL: Can you say who you're
10 trying to unmute?

11 COMMISSIONER MCKISSICK: You can
12 announce your name, sir.

13 MR. GUMBEL: Okay. My name is
14 John Gumbel.

15 COMMISSIONER MCKISSICK: Okay.
16 John Gumbel. Okay.

17 Whereupon,

18 JOHN GUMBEL,
19 having first been duly affirmed,
20 testified as follows:

21 COMMISSIONER MCKISSICK: All right.

22 Now, can you state your full name for the record,
23 and provide your address, if you could.

24 MR. GUMBEL: It's John, J-O-H-N, Gumbel,

1 which is G-U-M, like Mary; B, like boy; E-L. And
2 I'm at 107 Boros Landing, and that's in New Bern.

3 COMMISSIONER MCKISSICK: In New Bern.
4 And are you a customer of Carolina Water Service?

5 MR. GUMBEL: I am for fixed rate sewer.

6 COMMISSIONER MCKISSICK: For fixed rate
7 sewer. Okay. Let me see if the Public Staff has
8 further questions of this gentleman before we begin
9 his testimony.

10 MS. HOLT: Yes. Mr. Gumbel, in what
11 subdivision do you live?

12 MR. GUMBEL: It's called Carolina Pines.

13 MS. HOLT: Thank you. If you have a
14 statement to make, please proceed.

15 DIRECT STATEMENT

16 MR. GUMBEL: Okay. First of all, my
17 clock's not running yet. I did send a copy of a
18 presentation to the Public Staff and asked that it
19 be distributed to the Commissioners, and I planned
20 on speaking to that tonight. So do the
21 Commissioners have my presentation?

22 COMMISSIONER MCKISSICK: The
23 Commissioners have been provided your presentation,
24 sir. And it's part of your public statement, from

1 what I understand, so it will be a part of the
2 record in this proceeding.

3 MR. GUMBEL: Very good. If we could go
4 to slide 3 on that, which is a graphic of my annual
5 utilities cost. When you're ready for that, let me
6 know.

7 COMMISSIONER McKISSICK: Well, I don't
8 think it's gonna be displayed. You'll just have to
9 go ahead and talk from it, sir. It's not gonna be
10 displayed on the screen.

11 MR. GUMBEL: Yeah, I was kind of hoping,
12 since they distribute it to the individuals, that
13 you people would have it on your computers and
14 could see it from there.

15 COMMISSIONER McKISSICK: Commissioners
16 do have access to it, sir. They were provided that
17 access. So feel free to go ahead and provide your
18 testimony.

19 MR. GUMBEL: Okay.

20 COMMISSIONER HUGHES: This is
21 Commissioner Hughes. I can confirm that I have it
22 up and I'm looking at it.

23 MR. GUMBEL: Okay. Thank you very much.
24 I'm on slide 3, which is the graphic of my annual

1 utilities cost. That chart represents what I paid
2 for utilities at my address on an annual basis
3 1 September through 31 August of each of the years
4 that are displayed on that.

5 I've got Duke Energy for power, and
6 that's the blue line on that graphic. Mallard Gas
7 for propane, which is an orange line. Sewer, which
8 is Carolina Water Service, which is a yellow line
9 on that graphic. And a gray line, which is my
10 water, which is Craven County.

11 And you can see, if you're looking at
12 the graphic, that the trend lines for the power,
13 the propane and my water are all going down. From
14 2005 through 2022, they are all trending down. The
15 only one that's trending up -- and there's trend
16 lines on all those -- is my sewer service.

17 So it's important to note that consumers
18 have control over their use of power, propane, and
19 water. You can see my annual cost for power, gas,
20 and water all trending down. We can turn down the
21 thermostat in the winter and improve our home's
22 insulation to save gas, we can keep the thermostat
23 high in the summer, and those who can afford it can
24 replace AC units, appliances, light bulbs with more

1 energy-efficient ones to save electricity. We can
2 buy water-efficient washers, do less laundry,
3 install water-efficient faucets and shower heads.
4 Take shorter showers, water lawns less or not at
5 all to save water. But there's absolutely nothing
6 we can do about fixed rate sewer costs. Only the
7 sewer cost trend line is pointed up of my
8 utilities.

9 By February 2026, we'll be paying \$1,327
10 per year for sewer costs if this latest rate is
11 approved. That affects my home value. The average
12 income in the area I live in is \$65,000 a year,
13 from July of 2009 when the fixed rate sewer rate
14 was \$33.13 to February 2022 when the latest rate
15 increase of \$85.12 went into effect, rates have
16 risen 157 percent over 13 years with a 56 percent
17 increase in just over the last two years. If this
18 latest request is approved, rates will have risen
19 234 percent over 16 years.

20 That level of rate increase is not just,
21 fair, reasonable, or sustainable for the customers,
22 and it's a violation of NC General Statutes Chapter
23 62, Article 7.

24 If you go to slide 5, slide 5, I have

1 listed those portions of NC General Statutes
2 Chapter 62, Article 7. As slide 5 shows,
3 Chapter 62, Article 7 of the NC General Statutes
4 instructs that the rates must, M-U-S-T, must -- and
5 that's in law -- be just, reasonable, and fair to
6 the consumer. And that rates should result in
7 lower costs of new facilities and lower rates over
8 the operating lives of the new facilities.

9 I won't go over the statistics again
10 about the percentages of rates, but the percentages
11 are indicative of a failure by the North Carolina
12 Utilities Commission to uphold NC law with respect
13 to the reasonableness or fairness of rate increases
14 for customers of North Carolina Water Service's
15 fixed rate sewer service.

16 While Chapter 62, Article 7 spells out
17 in great detail how to determine rates that are
18 fair and reasonable for the utilities investor, it
19 is silent on how to determine rates that are fair
20 and reasonable for the consumer. That is left up
21 to the North Carolina Utilities Commission to
22 determine. There's not even a requirement for the
23 North Carolina Utilities Commission to look at the
24 cumulative effect of past rate increases in

1 determining the reasonableness of future rate
2 increases.

3 The results of Article 7 not prescribing
4 how to determine fair and reasonable -- what is
5 fair and reasonable for the consumer, and not
6 requiring rate increase requests to be examined in
7 relation to past increases, is that the
8 North Carolina Utilities Commission appears to have
9 no process for determining what is fair and
10 reasonable for the consumer.

11 The North Carolina Utilities Commission
12 appears to be in violation of Article 7 requirement
13 to fix rates that shall be fair to both the public
14 utilities and to the consumer. The North Carolina
15 has been excessively fair to Carolina Water Service
16 with the last seven years of consistent rate
17 increases. It's time for the North Carolina
18 Utilities Commission to also be fair to the
19 consumer as required by law. That's my statement.

20 COMMISSIONER McKISSICK: Thank you,
21 Mr. Gumbel. Thank you for providing your
22 testimony. Let me see if there are any questions.

23 Is there any questions from the
24 Company's attorney.

1 MR. ALSON: We have no questions. Thank
2 you.

3 COMMISSIONER McKISSICK: Any questions
4 from the Public Staff?

5 MS. HOLT: Yes.

6 EXAMINATION BY MS. HOLT:

7 Q. Mr. Gumbel, have you experienced any
8 service-related problems?

9 A. I get asked this question every year, Gina,
10 and it's sewer. I mean, it's pretty not complex. So I
11 don't have to complain about water quality or back-ups
12 or, you know, anything like that. This is -- this is
13 pretty simple. My issue is the rates. The rates are
14 phenomenal. I mean, even with the last rate increase,
15 from 2009 through, you know, 2022, those rate increases
16 were five-and-a-half times the rate of inflation. And
17 I know we don't want to compare the rate of inflation
18 to anything, but the rate -- those rate increases are
19 just completely out of line.

20 And like I said, the problem is, you do not
21 have a prescribed method for determining what is fair
22 to the consumer. Everything in Chapter 62 is related
23 to the providers. Nothing for the consumers. And we
24 rely on you -- rely on the Commission to be fair to us

1 as well.

2 Now, in the last hearing for their last rate
3 increase, which was in February of -- their last rate
4 increase was last February -- we -- there was a lot of
5 focus on how Carolina Water Service had shifted a lot
6 of their costs on those variable rate customers to the
7 fixed portion of that rate. So the Utilities
8 Commission said, okay, let's try to shift that back and
9 make that fair so the customers can control some of
10 these rates by their usage.

11 I have no control because I'm fixed rate. I
12 rely on you to do the right thing. And so far all I've
13 seen is a violation of the law.

14 COMMISSIONER McKISSICK: Ms. Holt, do
15 you have any further questions?

16 MS. HOLT: I don't. But at the
17 appropriate time, I would like to have Mr. Gumbel's
18 handout marked as an exhibit and be entered into
19 evidence.

20 COMMISSIONER McKISSICK: If that's your
21 motion, it's allowed.

22 MS. HOLT: Thank you.

23 COMMISSIONER McKISSICK: Let's see if
24 there are any questions from any of the

1 Commissioners.

2 Go right ahead, Commissioner Hughes.

3 EXAMINATION BY COMMISSIONER HUGHES:

4 Q. Yes. Mr. Gumbel, do you have a rough idea
5 of -- I imagine you do, given the amount of data that
6 you've analyzed -- what your monthly consumption of
7 water has been over that time? And you mentioned doing
8 some things to save water. Do you have any estimates
9 of what it was, you know, say in the late 200 aughts
10 and then down?

11 A. What I can tell you is -- what I can tell you
12 is that it's decreased. The water is a public utility
13 here, it's Craven County water, and they've had one
14 rate increase which was so minor you couldn't see it in
15 2011. From 2005 to now, they had one in 2011.

16 So what I've been tracking is my annual water
17 costs, and if you have my graphic, you can see that
18 that's trended down over all those years. So I
19 could -- you know, with enough effort, I could pull up
20 my gallons usage, but I'm almost at their minimum
21 charge. My water bill is about \$21 a month. And
22 usually what I hear back that's not apples-to-apples,
23 that's a public utility, you know, that's Craven
24 County, you can't compare to the cost of the sewer.

1 Well, yeah, I tell you what, they're welcome to meter
2 me any day. They can put a meter in here any day they
3 want. And if I have -- if I have a variable rate, I'm
4 going to be doing a lot better.

5 Q. I appreciate that. But you don't know the --
6 I mean, I can -- we can -- whatever Craven County's
7 rate structure is. But you're usually at the minimum
8 what they charge. I think I'm just very curious about
9 how much -- how many gallons a month you use.

10 A. Okay. Last -- my last bill was for
11 5,100 gallons. The bill was \$21.30.

12 COMMISSIONER HUGHES: Okay. No further
13 questions. Thank you for that.

14 COMMISSIONER McKISSICK: Thank you,
15 Commissioner Hughes. What we're gonna do, for the
16 record, is identify the document that has been
17 displayed this evening, which was attached to his
18 personal statement. By motion of attorney Holt, we
19 will identify that as Gumbel Exhibit 1 just for
20 purposes of clarity.

21 MS. HOLT: Thank you.

22 (Gumbel Exhibit 1 was marked for
23 identification.)

24 COMMISSIONER McKISSICK: Absolutely.

1 John, if you could go ahead and unmute
2 the next witness, please.

3 MR. CONNER: Hello.

4 COMMISSIONER MCKISSICK: Hello. How are
5 you this evening, sir?

6 MR. CONNER: Just fine. My name is
7 Danny Conner, C-O-N-N-E-R.

8 COMMISSIONER MCKISSICK: All right.
9 Very good. Let me give you the affirmation.

10 Whereupon,

11 DANNY CONNER,
12 having first been duly affirmed,
13 testified as follows:

14 COMMISSIONER MCKISSICK: Absolutely.
15 And if you could state, once again, your name for
16 the record and provide your residential address.

17 MR. CONNER: First name is Danny, last
18 name is Conner, C-O-N-N-E-R. 231 Long John Silver
19 Drive, that's Wilmington 28411.

20 COMMISSIONER MCKISSICK: And are you a
21 customer of Carolina Water company?

22 MR. CONNER: Carolina Water Service --

23 COMMISSIONER MCKISSICK: Yes.

24 MR. CONNER: -- water only.

1 COMMISSIONER MCKISSICK: Water only.

2 Okay. Thank you. Ms. Holt, any additional
3 questions?

4 MS. HOLT: Yes. Mr. Conner, what
5 subdivision do you live?

6 MR. CONNER: It's Treasure Cove in New
7 Hanover County.

8 MS. HOLT: Thank you. Please proceed
9 with your statement.

10 DIRECT STATEMENT:

11 MR. CONNER: I'll begin by saying that
12 I've spoken against every rate request by CWS for
13 the -- for years, except for one that I never
14 received a notification. It appears that no one
15 seems to be listening, and the excessive requests
16 are granted at the earliest opportunities in favor
17 of the utility. Customers do not appear to be
18 protected.

19 No one, including CWS, appears to know
20 that Treasure Cove does not have sewer from CWS,
21 only water. Treasure Cove sewer is provided by
22 Cape Fear public utilities, thankfully, or it would
23 be overpriced as well. Each time a rate request is
24 filed, it includes -- increases the Treasure Cove

1 for sewer, which is not supplied by CWS. This
2 probably falsifies the overall financial
3 information being presented to the Utilities
4 Commission.

5 CWS was given an increase in May 2022 of
6 over 60 percent per 1,000, plus the increase base.
7 I'm currently paying about \$70 a month for bottled
8 water for drinking and cooking. Added to the CWS
9 fee, I'm at about \$130, \$140 a month. At the rate
10 that we're going with these increases, my water
11 will soon exceed my electrical.

12 Cape Fear public utility serves most of
13 the water in the county, and their rate is
14 30 percent lower than the current CWS rate, and I
15 would not have to buy bottled water. Cape Fear has
16 to pipe much of their water over 20 miles,
17 undergoes extensive treatment now, including PFOS,
18 PFAS removal.

19 CWS simply pumps the water from two
20 wells, moves it around a few-block area. I walk
21 the neighborhood daily, I've not seen any repairs
22 or improvements, either physical structure or water
23 quality. I have no idea when the system was last
24 flushed. We have red mud and mineral residue from

1 time to time.

2 It is rare to see a CWS employee. They
3 contract with a company to read the meters once
4 monthly. Their expenditures must be minimal for
5 electricity and pump maintenance. There is a
6 generator on well number 1, which is in a flood
7 zone. There is no generator on the second well,
8 which would be critical in the event of a flood or
9 outage. It has happened in the past that the one
10 with the generator has gone down, water has been
11 contaminated.

12 Before previous rate request, I asked a
13 number of questions from CWS; some were answered,
14 some were answered incorrectly, some were not
15 answered due to being a private company and
16 privileged information. One question was to
17 provide specific financial information for Treasure
18 Cove. They refused to answer.

19 I took the available data concerning the
20 rates, number of houses, estimated cost of
21 electricity, maintenance, et cetera, and my guess
22 is that CWS probably has a net profit of around
23 about 80 percent for Treasure Cove. This has to be
24 one of the highest rates of return of any of their

1 systems.

2 At the same time, they expect Treasure
3 Cope to subsidize the cost of operation and
4 maintenance on other systems, mainly sewer, through
5 the outrageous rate increases on Treasure Cove
6 water. All of the projects that are shown for
7 upgrades and expenditures on the CWS website are
8 for sewer and not located anywhere close to
9 Treasure Cove.

10 CWS has already had a large rate
11 increase this year. They're now insisting they
12 want a return of 10.7 percent on their investment,
13 and that's not to mention any left over from
14 overestimated rate increases that goes unused.
15 There are very few investments that currently offer
16 that kind of a return on investment.

17 All of the current requests for the next
18 three years for Treasure Cove should be denied.
19 There is no reason, including cost of living, to
20 justify the current rates, much less any increases.
21 If CWS is unable to run the Treasure Cove water
22 business at the current rates, they can consider a
23 sale to a much more safe and competent Cape Fear
24 public utilities. Thank you.

1 COMMISSIONER MCKISSICK: Thank you. We
2 appreciate your testimony.

3 Are there any questions from the
4 attorney for the Company?

5 MR. ALSON: We have no questions,
6 Commissioner.

7 COMMISSIONER MCKISSICK: Any questions
8 from the Public Staff?

9 MS. HOLT: Yes.

10 EXAMINATION BY MS. HOLT:

11 Q. Mr. Conner, you stated that you spend \$70 a
12 month on bottled water. Why is that?

13 A. Well, first off, the mineral content in the
14 neighborhood is very bad. There are three or four
15 minerals in it. It results in me having to replace --
16 rebuild toilets, showers, everything else. And from a
17 safety standpoint, we haven't drank the water in
18 probably 20 years. If you make ice cubes with it,
19 there's residue in the bottom of the tray. I cut my
20 ice maker off years ago. I just make it with bottled
21 water in trays.

22 But the -- and also, they have -- I think it
23 was 2019, they showed that there are PFAS, PFOS,
24 although in quantities at that point not above the

1 limits, but I choose not to drink any water with any of
2 those GenX chemicals.

3 Q. Okay. And how long have you been living in
4 Treasure Cove?

5 A. 1981. At that point, it was a \$6-a-month
6 flat rate.

7 MS. HOLT: Thank you. I don't have any
8 further questions.

9 COMMISSIONER McKISSICK: Thank you.

10 Are there any questions from any of the
11 Commissioners?

12 (No response.)

13 COMMISSIONER McKISSICK: Not seeing any,
14 let me thank you, sir, for your testimony.

15 John, if you could unmute the next
16 witness.

17 MR. LOTSPEICH: Larry Lotspeich.

18 COMMISSIONER MCKISSICK: Okay. Thank
19 you, sir. Let me go ahead and give you the oath of
20 affirmation.

21 Whereupon,

22 LARRY LOTSPEICH,
23 having first been duly affirmed,
24 testified as follows:

1 COMMISSIONER MCKISSICK: All right. If
2 you could state your full name for the record and
3 your residential address.

4 MR. LOTSPEICH: My name is
5 Larry Lotspeich. That's L-O-T, as in Tom; S, as in
6 Sam; P, as in Peter; E-I-C-H. Address is 246
7 Falmouth Road, F-A-L-M-O-U-T-H, Road in Mooresville
8 28817.

9 COMMISSIONER MCKISSICK: And are you a
10 customer of Carolina Water Services?

11 MR. LOTSPEICH: Water only.

12 COMMISSIONER MCKISSICK: Okay. Thank
13 you.

14 Ms. Holt, any questions?

15 MS. HOLT: Yes. Mr. Lotspeich, in what
16 subdivision do you live?

17 MR. LOTSPEICH: We're in The Pointe.

18 MS. HOLT: The Pointe?

19 MR. LOTSPEICH: Yes.

20 MS. HOLT: Okay. Thank you. Please
21 proceed with your statement.

22 DIRECT STATEMENT:

23 MR. LOTSPEICH: Yeah. I don't have the
24 details that the few -- you know, that both

1 Mr. Gumbel and Mr. Conner had. I'm impressed with
2 their research and their knowledge. I will say
3 that our water is undrinkable. I don't know
4 anybody in our neighborhood that drinks the water
5 unless they have installed water purification
6 system.

7 We drink bottled water only, and we
8 consume a lot of it. We don't even give our pets
9 water out of the tap. The water out of the tap
10 pretty much stains everything, our sinks, our
11 toilets. And we don't use it for much of anything
12 else.

13 I do have a written statement I'd like
14 to read through. I think I've learned that there
15 are set rates for different areas, which I didn't
16 know, but I'll read my statement anyway and you can
17 correct it as you need to.

18 My wife and I sent via your website link
19 a letter dated October 10th, which had -- it says
20 "Subject to Formal Complaint for Carolina Water
21 Services." I hope you have all had an opportunity
22 to read it. Attached to this letter was an
23 August 23 letter we wrote to the Commission noting
24 our concern and disagreement with the Commission's

1 approval of a 41 percent increase in Carolina Water
2 rates starting this past July.

3 We asked the Commission to re-evaluate
4 this rate increase based upon, amongst other
5 things, the much lower rates of other water
6 carriers in the area. Or, at a minimum, introduce
7 a lesser yearly increase over time or a tiered rate
8 increase. We do not know if the Commission has
9 considered this.

10 But now, less than a few months later,
11 Carolina Water is asking for another 30 percent
12 increase over three years, resulting in over
13 70 percent increase in four years. The 41 percent
14 increase is unprecedented without the potential
15 70 percent increase over four years, which is
16 unconscionable.

17 We would hope the Commission would, one,
18 re-evaluate the 41 percent increase, and then fully
19 justify it, and I don't know how you do that, do a
20 detailed audit. How you evaluate their request and
21 how they implement. But I can't understand how
22 they can ask for one 41 percent increase that's in
23 July, and ask for 30 percent more a few months
24 later. But if justified, institute a thorough way

1 to implement the increase in smaller percentages
2 over time by a tiered rate.

3 Second, if the 41 percent increase
4 stands, then understand how in practice it was
5 budgeted and being used in association with the new
6 increases being requested. You know, it's just
7 such a huge increase at one time with an influx of
8 money, you know, how is it being used, and is it
9 being used effectively and for what benefit.

10 And lastly, third, evaluate if the
11 Commission can justify an equal rate of cost --
12 increase to all users versus rate increases by
13 region based on infrastructure investment by type
14 of user, such as water only versus water and
15 sewage, or some other fair way to allocate the rate
16 increases.

17 Now, this may already be in practice.
18 From the information I had, I just could not tell
19 if there was uniform rates or how the rates were
20 being allocated.

21 In summary, with the information
22 provided to us, it's difficult to understand why
23 such a dramatic increase in Carolina Water costs
24 and rates can be justified in such a short period

1 of time. Also, it is unclear whether rates are the
2 same for water-only users versus those users of
3 sewage infrastructure. Uses -- users of water only
4 should not bear the cost of disproportional
5 investment in sewage treatment plants or other
6 infrastructure that is not required by water-only
7 users.

8 We ask the Commission to seriously
9 consider these concerns and of others in evaluating
10 any rate increases for North Carolina Water.

11 And that's my statement, but, you know,
12 I -- you know, my water bill went from \$300 to \$700
13 in August after that rate increase. And, you know,
14 I now know that I had notification of the rate
15 increase. I, apparently, didn't pay close enough
16 attention, and when I got my August -- my July --
17 my August bill, I pretty much panicked, and our
18 water usage has gone down since.

19 But I think these rate increases are
20 just, you know, unconscionable. And to have it all
21 in one fall swoop without some kind of a rate
22 increase -- you know, smaller rate increases over
23 time, is just unconscionable. So anyway, thank you
24 for listening to me.

1 COMMISSIONER McKISSICK: Thank you for
2 your testimony. And I've been a little bit
3 flexible with this three-minute limitation, but if
4 callers could try to respect that, that would be
5 appreciated. With that said, are there any
6 questions from the Company's attorney?

7 MR. ALSON: No questions, Commissioner.
8 Thank you.

9 COMMISSIONER McKISSICK: Any questions
10 from Public Staff?

11 MS. HOLT: No questions.

12 COMMISSIONER McKISSICK: Any questions
13 from Commissioners?

14 (No response.)

15 COMMISSIONER McKISSICK: Seeing no
16 questions of you, sir, we appreciate your
17 testimony, and we will give it thoughtful
18 consideration as this proceeding moves forward.

19 MR. LOTSPEICH: Thank you.

20 COMMISSIONER McKISSICK: John, if you
21 could unmute the next witness.

22 (Pause.)

23 MR. MCCOY: David Biernat, are you
24 there?

1 MR. BIERNAT: Yes, I'm here.

2 COMMISSIONER MCKISSICK: Okay.

3 Mr. Biernat, let me give you the oath of
4 affirmation.

5 Whereupon,

6 DAVID BIERNAT,
7 having first been duly affirmed,
8 testified as follows:

9 COMMISSIONER MCKISSICK: All right. Can
10 you state your full name for the record as well as
11 your residential address?

12 MR. BIERNAT: David Biernat. 101
13 Butternut Circle, Jacksonville, North Carolina
14 28546.

15 COMMISSIONER MCKISSICK: And are you a
16 customer of Carolina Water Services?

17 MR. BIERNAT: Yes, I am.

18 COMMISSIONER MCKISSICK: Okay.
19 Ms. Holt?

20 MS. HOLT: Hi, Mr. Biernat, in what
21 subdivision do you live?

22 MR. BIERNAT: Aragona Village.

23 MS. HOLT: Okay. Thank you. Please
24 proceed with your statement.

1 DIRECT STATEMENT:

2 MR. BIERNAT: Okay. Yeah, I'm just
3 calling to strongly oppose the application by
4 Carolina Water for their price increase -- rate
5 increases. I'm currently a sewer customer only. I
6 receive my water through ONWASA, which is very good
7 quality, by the way, and very reasonable rates.
8 The only billing I do receive is through ONWASA,
9 who bills on behalf of Carolina Water Services, and
10 that is for the fixed rate sewer charges.

11 Those fixed rates seem to be excessive
12 compared to any other places that I've lived in any
13 other jurisdictions in North Carolina or any other
14 state I've ever lived in. I've never paid such
15 excessive fees for sewer service.

16 I projected out the cost of the -- of my
17 sewer services, this fixed rate over the next three
18 years, and it looks like it will be -- it will be
19 my second-highest charge right behind my mortgage,
20 which seems outrageous. It's -- actually will be,
21 by next year, more than my property taxes in
22 Jacksonville here, in Onslow County; more than my
23 property insurance; more than my power bill, my
24 entire power bill; and more than -- well, other

1 than my mortgage and my food cost, this combined
2 water and sewer fee will be my second-highest --
3 excuse me, third-highest charge, monthly charge.

4 I've looked at their proposals, and it
5 looks like they're actually going on -- well, the
6 other witnesses have already stated all of the rate
7 increase facts, so I won't repeat all of those due
8 to time restraints.

9 I will notice that the -- I do notice
10 that the water company doesn't seem to reflect
11 being -- using a fixed sewer rate. They don't seem
12 to reflect by region at all any infrastructure
13 projects done near -- in, near, or in the
14 Jacksonville area. The only one I could find that
15 was documented or that was admitted directly in my
16 phone contact with Carolina Water was in Morehead
17 City.

18 They had some other ones, I think, in
19 Bear Paw and in some other parts near Charlotte,
20 but I haven't seen any infrastructure projects, any
21 activity at all, either observed or documented by
22 this company. So I don't really see how it's --
23 their rate -- their fixed rate fees across all
24 customers, all sewer customers, can be justified

1 based on their proposed projects in the state.

2 I also don't think that the -- their
3 fixed rate fees reflect the population, the
4 different types of people that use their services.
5 We have a lot of fixed-income, low-income people in
6 the area, in the Jacksonville area here. So their
7 fixed rate system that they seem to be moving
8 towards doesn't seem to take that into regard at
9 all, and I just can't see it justified.

10 So that is basically my stance on their
11 rate increases.

12 COMMISSIONER McKISSICK: Thank you, sir.
13 Any questions from the Company's
14 attorney?

15 MR. ALSON: No questions, Commissioner.
16 Thank you.

17 COMMISSIONER McKISSICK: Any questions
18 from the Public Staff?

19 MS. HOLT: No questions.

20 COMMISSIONER McKISSICK: Any questions
21 from fellow Commissioners?

22 COMMISSIONER HUGHES: Just one. And
23 it's the same one I asked earlier.

24 EXAMINATION BY COMMISSIONER HUGHES:

1 Q. Sir, do you, by chance, know your monthly
2 water use that --

3 A. It's calculated over the year. It's about
4 3,000 gallons per month. And I'm averaging right now
5 on my water bill \$25.49. The sewer fee is the
6 excessive fee, which is -- well, proposed at right now
7 standing at 90 -- was it \$98.41. And, of course, their
8 increases, you know, reflect that.

9 So even though I can control from month to
10 month, I have lower months during the year and other
11 months where I use a little bit more, depending on
12 projects I have around the house. But basically, yeah,
13 for 3,000 -- 3,000 gallons, a fixed rate fee, which is
14 totally uncontrollable, like there isn't anything I can
15 do to lower my fixed rate sewer fee based on my usage,
16 water usage.

17 Q. Okay. And when you get a bill, you said you
18 receive a bill from ONWASA, so you see the -- you know,
19 you'll see how much -- well, will you see the amount of
20 gallons you used, and then will you just see for the
21 sewer charge just a single line with no mention of
22 usage; is that what it looks like?

23 A. That's correct, right.

24 Q. And you get that from ONWASA?

1 A. From ONWASA, right. There's just a single
2 line that says sewer charge on behalf of Carolina Water
3 and a flat fee.

4 Q. Okay. Thank you. No further questions.

5 COMMISSIONER McKISSICK: All right.
6 Since there don't appear to be any further
7 questions --

8 COMMISSIONER BROWN-BLAND: I have a
9 question, Commissioner.

10 COMMISSIONER McKISSICK: Oh, excuse me.
11 Go right ahead, Commissioner Brown-Bland.

12 EXAMINATION BY COMMISSIONER BROWN-BLAND:

13 Q. Mr. Biernat, just to be clear, you are a
14 sewer-only customer of CWS?

15 A. That's correct.

16 Q. And then you said that sewer bill is your
17 second-highest bill?

18 A. Well, combined with the water. My combined
19 water and sewer fee will be my second-highest bill
20 behind my mortgage. The only -- oh, go ahead.

21 Q. No, that's what I was trying to clear up. So
22 that's your combined water and sewer when you give us
23 that?

24 A. Right. Right. My average monthly water

1 charge is \$25.49. My combined bill this year will be
2 \$124.07. So the bulk of it is the \$85 -- at the
3 current rate, \$85.41 sewer fee. And, of course, their
4 proposed rates of increases are nearly 16 percent,
5 15.8 percent this year, 5.8 percent the following year,
6 6.1 percent -- or .17 percent the third year.

7 And I didn't mention that, but the -- going
8 forward, I strongly disagree with going forward
9 projecting out three years in advance, not knowing what
10 the economic -- economic status of the country will be.
11 They're proposing 15.8 percent increase this year.
12 Social security has only approved and allocated an 8 --
13 I believe 8.7 percent for the year, based on the CPI
14 urban workers, I believe.

15 So being those -- that increased rate of
16 15.8 percent, it's just out of whack with what fixed
17 income people are dealing with right now. So we have
18 a -- you know, a tough go of it, you know, with
19 companies doing this kind of thing. And I don't know,
20 maybe they just aren't aware of what the impact on the
21 public and the consumers and what they're doing. But
22 it just weighs heavily on fixed-income people like
23 myself, so.

24 COMMISSIONER BROWN-BLAND: All right.

1 Thank you.

2 COMMISSIONER MCKISSICK: Any further
3 questions from Commissioners?

4 (No response.)

5 COMMISSIONER MCKISSICK: Any questions
6 about Commissioners' questions from anyone?

7 (No response.)

8 COMMISSIONER MCKISSICK: Not hearing
9 any, we're gonna go ahead and move on to the next
10 witness. Thank you, sir, we appreciate your
11 testimony.

12 John, if you could unmute the next
13 witness, please.

14 MR. KAHRIMANIAN: Yes, hi, this is
15 Michael Kahrmanian.

16 COMMISSIONER MCKISSICK: Okay. Let me
17 give you the oath of affirmation.

18 Whereupon,

19 MICHAEL KAHRIMANIN,
20 having first been duly affirmed,
21 testified as follows:

22 COMMISSIONER MCKISSICK: All right. Can
23 you state your full name for the record and provide
24 us with your residential address?

1 MR. KAHRIMANIAN: Yes. My name is
2 Michael Kahrimanian, that's K-A-H-R-I-M-A-N-I-A-N.
3 My address is 913 Sea Holly Court, New Bern in
4 Fairfield Harbor.

5 COMMISSIONER McKISSICK: Okay. And
6 you're a customer of Carolina Water Services?

7 MR. KAHRIMANIAN: Yes, I am.

8 COMMISSIONER McKISSICK: All right.
9 Ms. Holt?

10 MS. HOLT: Please proceed with your
11 statement, Mr. Kahrimanian.

12 DIRECT STATEMENT:

13 MR. KAHRIMANIAN: Yes, hi. I -- I
14 participated in the last rate increase call. First
15 time I had ever done so, and I was very impressed
16 with the testimony by the -- by the consumers of
17 CWS, and I didn't think there was a chance at all
18 that that rate increase would have been approved,
19 but, of course, it was. So that's the first thing.

20 Second thing, I purchased this house,
21 and I'm not a full-time resident -- purchased this
22 house four years ago. At that time, I was paying
23 \$3.36 per thousand dollars or per 1,000 gallons of
24 water usage, and \$41.37 for wastewater. My current

1 bill, the usage is now up -- is now up to \$6.68 per
2 1,000, which is a 99 percent increase in four
3 years. My wastewater charge is up 49 percent over
4 that four-year time period. All compared with an
5 18.14 percent cumulative inflation rate.

6 So I would like to propose that the
7 rates -- and I'm sure there's gonna be some
8 snickering about this. I would like to propose the
9 rates go back to the May of 2020 rates, which would
10 fall in line with -- with current inflation rates.

11 Third, being that I have water and
12 wastewater and I am not a full-time resident, I
13 think it's grossly unfair that I am paying an
14 exorbitant amount for wastewater when there are
15 months out of the year where I have zero usage or
16 less than 100 gallons. I think that's unfair.

17 And I guess the last thing I would like
18 to say is, Carolina Water Service is the only
19 utility bill I have of any bill that I have that I
20 have to pay a service charge if I pay online out of
21 my own checking account. There isn't one other
22 bill that I have that I have to pay a service
23 charge. I just think that's unconscionable as
24 well. I mean, they're, like, grabbing -- I don't

1 even want to say it. But I guess that's all I
2 have.

3 COMMISSIONER McKISSICK: Okay. Thank
4 you, sir.

5 Any questions from the Company's
6 attorney?

7 MR. ALSON: No questions, Commissioner.
8 Thank you.

9 COMMISSIONER McKISSICK: Any questions
10 from the Public Staff?

11 MS. HOLT: Yes.

12 EXAMINATION BY MS. HOLT:

13 Q. Mr. Kahrimanian, you say you're not a
14 full-time resident.

15 How many months out of the year approximately
16 do you live in the subdivision?

17 A. I would say about maybe four months.

18 Q. Okay.

19 A. I intend to move down here permanently next
20 year, because I'm going to be selling my house in
21 Western New York. And just for comparison's sake, in
22 the Western New York area, my quarterly bill for water
23 is less than my monthly bill -- significantly less than
24 my monthly bill with Carolina Water.

1 Q. Okay. And what months do you live in New
2 Bern?

3 A. It depends. We come down here, like, four-
4 to six-week periods at a time. So I'm here, you know,
5 a good chunk of the winter, some parts of the summer,
6 fall.

7 MS. HOLT: Okay. Thank you.

8 MR. KAHRIMANIAN: But it averages out
9 about four months.

10 MS. HOLT: Okay. Thank you.

11 COMMISSIONER MCKISSICK: Any further
12 questions, Ms. Holt?

13 MS. HOLT: Nothing further. Thank you.

14 COMMISSIONER MCKISSICK: Any questions
15 from Commissioners?

16 Go right ahead, Commissioner Hughes.

17 EXAMINATION BY COMMISSIONER HUGHES:

18 Q. Yes. Can you tell me a little bit more about
19 the service charge you're being -- you're being
20 charged? So is this an automatic debit or automatic
21 withdrawal that you've set up and you're seeing an
22 added charge?

23 A. No. I refuse to pay the service charge, so I
24 mail a check in. It's the only bill that I have to

1 mail a check to avoid a service charge. I could
2 understand if you were paying with a credit card that
3 they would charge you a service, but they charge you a
4 service charge if you take it out of your checking
5 account. So I refuse to pay the service charge, so I
6 mail a check.

7 Q. I'm sorry to interrupt.

8 Do you know what that service charge would
9 be?

10 A. I don't know offhand.

11 Q. Okay. Thank you.

12 A. I mean, it's probably -- I would say it's
13 probably a couple dollars a month. I mean, it's --
14 it's just the point of it.

15 Q. And do you have -- do you have all of your
16 other utility bills set up on automatic -- automatic
17 draft?

18 A. I don't have -- I go in and pay it monthly
19 based on the usage. So, you know, my cable bill, my
20 Tideland electric bill, and then, of course, my bills
21 back -- my credit card bills and my mortgage. I go
22 online on a monthly basis and pay them.

23 Q. Okay. Do you --

24 A. I don't have any automatic drafts, if that's

1 what you're referring to.

2 Q. Yeah. Okay. And then you --

3 A. I guess the only automatic draft I have is
4 for my insurance, my homeowners and wind and hail.

5 Q. Okay. But do you write checks for any of the
6 other utilities?

7 A. No. I do not write a check for anything but
8 Carolina Water Service.

9 COMMISSIONER HUGHES: Okay. No further
10 questions.

11 COMMISSIONER MCKISSICK: All right.
12 Yes, Commissioner Kemerait.

13 COMMISSIONER KEMERAIT: I have a
14 follow-up question for a point of clarification.

15 EXAMINATION BY COMMISSIONER KEMERAIT:

16 Q. I think you said that your water bill -- your
17 quarterly water bill in Western New York is less than
18 your monthly bill for Carolina Water; did I hear that
19 correctly?

20 A. Yes, you did. It's significantly less. I
21 pay about \$60 a quarter in Western New York, and I'm
22 paying over \$100 a month with Carolina Water Service.

23 Q. And is your provider in Western New York, is
24 it a municipal water service or is it --

1 A. I would say it probably is, because it's Erie
2 County Water Authority, so it is municipal.

3 Q. Okay. Thank you very much.

4 A. And also, we pay -- we pay -- our sewer
5 wastewater bill is based on our usage. So if you have
6 a -- if you're a high-usage household, lot of kids, you
7 pay more than, you know, if it's a two-person house and
8 your water usage is lower.

9 COMMISSIONER KEMERAIT: Thank you very
10 much.

11 COMMISSIONER MCKISSICK: Are there any
12 further questions from Commissioners?

13 (No response.)

14 COMMISSIONER MCKISSICK: Any questions
15 on Commissioners' questions?

16 (No response.)

17 COMMISSIONER MCKISSICK: Hearing none,
18 John -- thank you, sir, for providing your
19 testimony.

20 John, if you could unmute the next
21 witness.

22 MR. MCCOY: Commissioner, that's the
23 last one.

24 COMMISSIONER MCKISSICK: Okay. I
believe, Ms. Holt, you said there was an additional

1 person. Has that person called in or --

2 MS. HOLT: It's my understanding that he
3 has not called in.

4 COMMISSIONER McKISSICK: Okay. Since
5 all witnesses which have signed up and
6 preregistered have spoken, the additional witness
7 that we anticipated, based upon that person's
8 contact with Ms. Holt, has not come online this
9 evening, it looks as if we have concluded the
10 business and purpose of this public hearing.

11 Are there any further matters before us?

12 (No response.)

13 COMMISSIONER McKISSICK: Hearing none,
14 we hereby stand adjourned. Thank you for your
15 participation this evening.

16
17 (Hearing adjourned at 7:29 p.m.)
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CERTIFICATE OF REPORTER

STATE OF NORTH CAROLINA)
COUNTY OF WAKE)

I, Joann Bunze, RPR, the officer before whom the foregoing hearing was conducted, do hereby certify that any witnesses whose testimony may appear in the foregoing hearing were duly sworn; that the foregoing proceedings were taken by me to the best of my ability and thereafter reduced to typewritten format under my direction; that I am neither counsel for, related to, nor employed by any of the parties to the action in which this hearing was taken, and further that I am not a relative or employee of any attorney or counsel employed by the parties thereto, nor financially or otherwise interested in the outcome of the action.

This the 24th day of October, 2022.

Joann Bunze



JOANN BUNZE, RPR

Notary Public #200707300112