

**DRAFT**  
**MISSOURI CLEAN WATER COMMISSION MEETING**  
**Department of Natural Resources Conference Center**  
**1730 East Elm Street**  
**Jefferson City, Missouri**

**August 12, 2015**

**Present Via Telephone**

Todd Parnell, Chair, Missouri Clean Water Commission  
Dennis Wood, Missouri Clean Water Commission  
Ashley McCarty, Missouri Clean Water Commission (joined at 10:20 a.m.)  
Sam Leake, Missouri Clean Water Commission  
Wallis Warren, Missouri Clean Water Commission  
Buddy Bennett, Missouri Clean Water Commission  
John Cowherd, Missouri Clean Water Commission  
John Madras, Director of Staff, Missouri Clean Water Commission

**Present In Conference Room**

Thais Folta, Legal Counsel, Missouri Clean Water Commission  
Malinda Overhoff, Secretary, Missouri Clean Water Commission  
Eric Crawford, Department of Natural Resources, Jefferson City, Missouri  
Brenda Bardwell, Department of Natural Resources, Jefferson City, Missouri  
Robert Brundage, Newman, Comley & Ruth P.C., Jefferson City, Missouri  
Doug Garrett, Self, Columbia, Missouri  
Jodi Gerling, Department of Natural Resources, Jefferson City, Missouri  
Bart Hager, Metropolitan St. Louis Sewer District, St. Louis, Missouri  
Leslie Holloway, Missouri Farm Bureau, Jefferson City, Missouri  
Terry Nelson, Department of Natural Resources, Jefferson City, Missouri  
Todd Sampsell, Department of Natural Resources, Jefferson City, Missouri  
Jeff Starr, Department of Natural Resources, Jefferson City, Missouri  
Chris Wieberg, Department of Natural Resources, Jefferson City, Missouri  
Jimmy Williams, Department of Agriculture, Jefferson City, Missouri

**CALL TO ORDER**

Chair Parnell called the meeting of the Missouri Clean Water Commission to order on August 12, 2015 at 10:04 a.m., at the Department of Natural Resources, 1730 East Elm Street, Jefferson City, Missouri.

Chair Parnell asked for introductions for those in the conferenced room and then requested Malinda Overhoff, Secretary to the Commission call roll of the Commission.

**Commissioner Cowherd:** Here  
**Commissioner Wood:** Here  
**Commissioner Bennett:** Here  
**Commissioner McCarty:** Joined at 10:20 a.m.  
**Commissioner Warren:** Here  
**Commissioner Leake:** Here  
**Chair Parnell:** Here

### **ADMINISTRATIVE MATTERS**

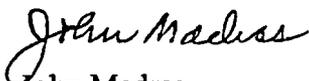
**Proposed Fiscal Year 2016 Clean Water State Revolving Fund Intended Use Plan (IUP)**  
**Public Hearing**  
**Agenda Item #1**

Official Public Hearing of the Fiscal Year 2016 Clean Water State Revolving Fund Intended Use Plan transcript attached.

### **ADJOURNMENT OF MEETING**

**Commission adjourned the meeting at 10:46 a.m.**

Respectfully Submitted,

  
John Madras  
Director of Staff



**MIDWEST  
LITIGATION**  
SERVICES

COURT REPORTING  
& VIDEO

**ORIGINAL**

**BEFORE THE DEPARTMENT OF NATURAL RESOURCES  
MISSOURI CLEAN WATER COMMISSION**

**PUBLIC HEARING OF:  
FISCAL YEAR 2016 CLEAN WATER STATE REVOLVING FUND  
INTENDED USE PLAN**

**HEARING  
AUGUST 12, 2015**

**NATIONWIDE SCHEDULING**

**OFFICES**

MISSOURI Springfield Jefferson City Kansas City Columbia Rolla Cape Girardeau  
KANSAS Overland Park ILLINOIS Springfield Champaign

HEADQUARTERS: 711 North Eleventh Street, ST. Louis, Missouri 63101

**800.280.3376**

[www.midwestlitigation.com](http://www.midwestlitigation.com)



1 PROCEEDINGS

2 MR. PARNELL: The Commission will begin the  
3 public hearing on the Clean Water State Revolving Fund  
4 Intended Use Plan and Priority List for fiscal year 2016.  
5 The purpose of this public hearing is to provide the  
6 Department opportunity to present testimony and to provide  
7 both the Department and the public the opportunity to  
8 comment on the Intended Use Plan for fiscal year 2016.

9 This public hearing is not a form for debate  
10 or resolution of issues. The Commission asks that those  
11 commenting limit their testimony to five minutes and not  
12 repeat comments that have already been made.

13 The Commission will first here testimony from  
14 the Department. Following the Department's testimony, the  
15 Commission will give the public an opportunity to comment.  
16 We ask that all individuals present please fill out an  
17 attendance card so our records are complete. If you wish  
18 to present verbal testimony, please indicate that on your  
19 attendance card. When you come forward to present  
20 testimony, please speak into the microphone and begin by  
21 identify yourself to the court reporter. And the same goes  
22 for those of us on the Commission as we are calling in,  
23 please identify ourselves as we make a comment.

24 Following the public hearing today, the  
25 Commission will review testimony presented, and make

1 appropriate modifications to the proposal. The Commission  
2 plans to take final action at the October 7, 2015 meeting.  
3 The court reporter will now swear in anyone wishing to  
4 testify at this public hearing before the Clean Water  
5 Commission today. Will all those wishing to comment please  
6 stand?

7 ERIC CRAWFORD, having been first duly sworn, testifies as  
8 follows:

9 MS. OVERHOFF: Mr. Chairman, the court  
10 reporter just swore in the two people who intend to give  
11 testimony, so you can proceed.

12 MR. PARNELL: Okay. Are we ready to go?

13 MS. OVERHOFF: We are.

14 MR. CRAWFORD: Okay. For the record again,  
15 this is Eric Crawford. I'm the Director of the Financial  
16 Assistance Center for the Water Protection Program. And I  
17 would like to start and just by stating that the fiscal  
18 year 2016 Clean Water State Revolving Fund IUP has a new  
19 look this year and I hope the Commissioners have a copy in  
20 front of them. My plan is just to walk through the  
21 document briefly to highlight some of the new features, but  
22 the Department updated the IUP. We hope that it's made it  
23 more reader-friendly. We have highlighted some of the SRF  
24 benefits, as well as project highlights. And I did want to  
25 mention that there is a full color version available on the

1 Departments webpage.

2 In addition to this new format, the Department  
3 also has been busy developing policies and incorporating  
4 changes into the program as a result of the Water Resources  
5 Reform and Development Act of 2014. Some of those changes  
6 are reflected in the IUP; others, the Department is still  
7 developing some of the proposed policies.

8 So again, given the new format to the IUP what  
9 I plan to do is just highlight selected topics on  
10 individual pages and I will be referring to page numbers  
11 within the IUP as I go. We do have copies in the room  
12 available for the public as well.

13 So starting on Page 1, we just want to, again,  
14 highlight some of the new format. You'll see we tried to  
15 make this more of a marketing tool for communities that  
16 would be interested in assistance. We have some text  
17 call-outs as well as some charts. Since the inception of  
18 the program, the program has awarded over \$2.5 billion in  
19 assistance to Missouri communities since 1989, resulting in  
20 an estimated savings of approximately \$885 million to those  
21 communities.

22 I'm going to turn to Page 2 now looking at the  
23 right-hand column. There is just a brief highlight of what  
24 work was done during the 2014 reporting period. The  
25 Department awarded six direct loans totaling almost

1 \$131 million. As well as awarded three grants totaling \$7  
2 million. Those projects -- those awards and lower interest  
3 rates are expected to save communities over \$54 million  
4 over the term of those loans and grants.

5 Moving on to Page 3. Page 3 is one of the  
6 examples of a project highlight we have now included in the  
7 IUP. This was one is specifically for Cape Girardeau.  
8 There is another found on Page 10. I'm not going to go  
9 through those, but again, just highlighting some  
10 differences that you'll see in the IUP.

11 Moving on to Page 7 of the IUP. I'm looking  
12 at the left-hand column under the topic that says, "What  
13 are the terms of the financial assistance we provide?"  
14 This is where we summarize what the SRF program is,  
15 specifically for the loans. Consistent with prior years,  
16 the Department is stiff offering a maximum loan term of 20  
17 years. The interest rates on those loans will be 30  
18 percent of the stated index there. So the interest that  
19 the Department charges to the recipient is 30 percent, so  
20 that is a subsidized interest rate. The Department also  
21 charges an annual fee of 1 percent of the outstanding  
22 principal balance. I did one want to highlight there in  
23 the bottom paragraph of that section, the federal law did  
24 change last year. It now allows SRF programs to go out to  
25 30 years on loans. The Department is currently considering

1 that. We recently solicited stakeholder input and the  
2 Department will be developing a policy recommendation on  
3 how to address those extended term financing.

4 Moving on to Page 8 and 9. I just want to note  
5 here that there is a two-page color map, if you have a  
6 color version, that shows the state and where we have  
7 helped communities over the years since 1989 in providing  
8 financial assistance. Again, just a tool for applicants  
9 and parties to see how the SRF program is helping across  
10 the state.

11 Moving on to Page 12. On the left-hand column  
12 under the topic, "Modifications to project priority lists."  
13 These things are -- nothing has changed here. We will  
14 still be coming to the Commission when we need to make  
15 modifications to the project list like we currently do.  
16 The IUP still incorporates a bypass procedure if  
17 communities are not making timely progress and other  
18 projects are ready to proceed. Again, while we have a new  
19 format, much of the information is the same and the program  
20 will continue to operate in the same manner that it has.

21 Moving on to page 13. This is a Appendix One.  
22 This identifies where applicants can find application forms  
23 on our website. We do not intent to publish those  
24 applications on the IUP going forward. You know, because  
25 they are available on our website and most people don't

1 pull out the forms out of the IUP anyway. So we will save  
2 a little paper there. I did want to highlight and note  
3 there below the text call-out, where the Department is  
4 encouraging recipients to retain the services of a  
5 registered municipal financial adviser; the U.S. Securities  
6 Exchange Commission issued a final rule that went into  
7 effect in July of 2014. And for parties giving advice on  
8 municipal financing, they need to be registered with the  
9 SEC. It's not a requirement yet, but we strongly recommend  
10 applicants to have a registered municipal financial  
11 adviser.

12 Moving on here to Page 14. In the middle of  
13 the page it talks about carry-over projects. Sometimes we  
14 get questions about carry-over projects when a community  
15 applies for funding, their application is good for two  
16 years. Carry-over projects are projects that are on their  
17 second year on the IUP. So this section just discusses how  
18 we treat carry-over projects and we will hit on that in  
19 just a minute.

20 Moving on to Page 16. This is Appendix Two  
21 and this is where a lot of people go for information on the  
22 funding amounts for projects and different things. So  
23 Appendix Two shows -- it contains the Priority Project  
24 Lists and it also contains the Financial Tables for the  
25 Clean Water SRF Program. And on page 17 on the first table

1 there, I would just highlight towards the top under  
2 "Estimated Sources" the fiscal year 2015 cap grant, or  
3 capitalization grant. That's the monies that we get from  
4 EPA. When we had the -- when we were preparing the draft,  
5 the amount was \$38,925,000.00. So that is what was  
6 expected to come from EPA for the current year. I would  
7 just note that since the draft has been published, EPA has  
8 notified us that Congress is doing a revision and we expect  
9 the cap grant to be reduced by \$256,000.00. So on the  
10 final IUP you should expect to see that number drop to  
11 \$38,669,000.00. We do anticipate to be awarded the 2015  
12 capitalization grant before September 30. We have applied  
13 with EPA for that grant. At the bottom --

14 MR. PARNELL: Eric, what flips to the \$168  
15 million?

16 MR. CRAWFORD: Sorry. Just a minute,  
17 Chairman, we have a question in the room I think about a  
18 caller having trouble getting into the call. Okay. We  
19 have been told we can proceed.

20 MR. PARNELL: What flux to the \$168 million  
21 available as a source on the previous page? What line  
22 items on the schedule we are looking at?

23 MR. CRAWFORD: Sure, I would be happy to  
24 comment on that. So if you go to on Page 17, if you go to  
25 the bottom of the table just above the bold line it says

1 "Total Estimated Uses." There is a line that says, "loan  
2 funds available for FY16 IUP projects." That's \$159,702,  
3 677.00. So you take that number and then you go up, the  
4 numbers above for the capitalization grants that say,  
5 "Capitalization grant additional subsidization." There is  
6 three additional lines: \$2.9 million, \$2.6 million, and  
7 \$3.1 million. If you add those three plus the 159, you  
8 come up with the \$168 million.

9 MR. PARNELL: Thank you.

10 MR. CRAWFORD: Yes. Going back up towards the  
11 top of this table in the estimated sources there is a  
12 couple -- or at least one other item I did want to  
13 highlight here. The last line under sources it says,  
14 "EIERA Bond Sale." State match funds, \$27.5 million. That  
15 sale was completed in February of this year, 2015. So we  
16 do have those state-matched funds deposited in the account.

17 A couple other items on this page here, moving  
18 done into the uses. About halfway down you'll see two  
19 items labeled "Drinking BWR" or I'm sorry, "DWSRF Fund  
20 Transfers." one says fiscal year 2015; the other says  
21 fiscal year 2016. Both being \$5 million in amounts. So  
22 the first one the Commission has already approved that  
23 transfer this year. With this IUP the Department is  
24 proposing a second transfer to drinking water SRF in the  
25 amount of \$5 million with the approval of this IUP. And

1 just a little bit of history on that; there was  
2 previously -- and we will see this later in the IUP --  
3 there was \$10 million transferred from drinking water to  
4 clean water previously. And this is just completing that  
5 transfer back to drinking water and to help fund drinking  
6 water projects that are now coming through the drinking  
7 water side.

8           The last thing that I would note on this table  
9 is down towards the bottom. I guess it's the third line  
10 from the bottom says, "Federal fiscal year 2015  
11 capitalization grant, additional subsidization amount" and  
12 we say up to \$4 million. So the Department is proposing to  
13 make up to \$4 million available out of the '15 cap grant in  
14 the form of additional subsidization, and that means  
15 grants in Missouri. So there would be \$4 million of grant  
16 funding available of new grant funding available on this  
17 IUP. I will touch more on that as we move through the  
18 document. I think I will pause there. Are there any more  
19 questions from the Commissioners on this table?

20           MR. PARNELL: The \$4 million is not included  
21 in the 168?

22           MR. CRAWFORD: It is, Chairman. Currently  
23 it's included in the 159 for loan. As we have projects  
24 that are eligible for grants, we would just shift that  
25 grant money out of those loan funds.

1 MR. PARNELL: Thank you.

2 MR. CRAWFORD: Yes. Moving on to Page 18, the  
3 next page here. I just wanted to highlight what this table  
4 is. This table is a list of projects that have either  
5 closed or we expected to close by October. And when I say  
6 close, I mean enter into a binding financial agreement with  
7 the Department. I guess first of all you'll see that the  
8 list is over \$200 million worth of projects in the 2015  
9 year. We don't expect all of those projects to make it by  
10 October, but we expect most of them to. So the Department  
11 is expecting over \$200 million of projects be funded in the  
12 current year. Some of the projects have already entered  
13 into binding agreements and those are the ones that have  
14 dates out to the right of their names and include: Belton,  
15 Boone County Rural Sewer District, Aurora, Rocky Mount  
16 Sewer District, Nevada. In addition to that since the IUP  
17 was published, Odessa (Phase II) has entered into a binding  
18 agreement. And we are expecting to close on MSD's two  
19 projects totaling \$75 million next week. So the Department  
20 is making progress, but as I mentioned some of these  
21 projects may not enter into a binding financial commitment  
22 by October. And if that's the case, they would be moved  
23 from this table onto a fundable list between the draft and  
24 the final IUP.

25 Page 19 here just has a couple important

1 notes, and I will just highlight them here. The fundable  
2 list may change significantly between the draft Intended  
3 Use Plan placed on public notice and the final version.  
4 Part of that I just addressed, some projects don't make  
5 progress as we expected so we have the shift them. There  
6 is also other reasons that can happen. The second note  
7 here says, "The inclusion of a project on a fundable list  
8 is not a guarantee of funding. Other factors, such as  
9 timely progress towards funding, compliance with program  
10 requirements, and funding availability, may impact project  
11 funding." So we have had questions on that in the past, so  
12 we wanted to note that for the public.

13 Moving on here to Page 22. So this is -- Page  
14 22 has the carry-over projects. These are projects that  
15 have been on previous IUP's and this would be their second  
16 year. And if you look at the top here, the top line this  
17 is where you say, Chairman, the \$159 million come into  
18 play, plus the \$8 million in grant funding -- \$8.7 million  
19 in grant funding. And what we do is we keep the allocation  
20 to these carry-over projects the same as they were in the  
21 previous IUP. And at the bottom of this table you see that  
22 we now have \$146 million available for loans in the new  
23 year, plus a little bit of grant funding left over. Plus  
24 the -- and then there would also be the additional \$4  
25 million in new grant funding. So that's how carry-over

1 projects work. We are holding those projects under the  
2 previous rules for grants and their previous allocations  
3 stay the same.

4 So moving on to Page 23.

5 MS. OVERHOFF: Let me just interrupt for one  
6 second. Commissioners, Ashley has joined in. She is just  
7 on a different phone, but she can hear at this point.

8 MR. PARNELL: Thank you.

9 MR. CRAWFORD: So Page 23 shows how we  
10 allocate the new loan funding or the loan funding that's  
11 available for new projects. This is the same allocation  
12 methods that has been used in recent years. The same  
13 percentages and formulas. And that carries over into Page  
14 24, which then allocates funding to new projects. And I  
15 won't go through these individual projects, but moving on  
16 into Page 25.

17 The top-third of the page there is a line that  
18 says "balance." So after we talk all the projects that are  
19 ready to proceed and we look then take what balance we have  
20 left over and we are showing that we would have  
21 \$13,330,495.00 available for additional projects. That  
22 might make progress during the year. In addition I would  
23 want to note that just below that we do have \$42 million of  
24 the St. Jo Blacksnake Creek project on a contingency list,  
25 but there is \$35,330.00 that's on the fundable list. We

1 are coordinated with St. Joe and they do expect to fund  
2 that project in phases, so that should allow them to keep  
3 moving. And then at the bottom of Page 25 is where the  
4 planning list starts. And these are projects -- or these  
5 are communities that have filed applications for their  
6 projects, but they have not met the readiness to proceed  
7 criteria. So that list continues on to Page 26 and halfway  
8 down to Page 27. The Department will continue to work with  
9 those applicants to move their projects forward and to make  
10 progress to be moved to a fundable list should funds be  
11 available.

12 I also did want to note here that some  
13 communities may have recently had voter authorization for  
14 bonds. And so we will be working to check with some of  
15 these communities to see if they have had any bond  
16 approvals that might make them meet the readiness to  
17 proceed criteria.

18 I also wanted to note the Department has  
19 received one new application from Duckett Creek in the  
20 amount of \$10,320,000.00 that we intend to add to the  
21 planning list between the draft and the final.

22 I'm almost done here. Moving on to Page 29.  
23 This is the table that shows how the Department intends to  
24 use the Loan Administration Fees. And I won't go through  
25 this in detail, but I would note down towards the bottom of

1 this table you'll see line items for Rural Sewer Grants,  
2 and Small Community Engineering Assistance Programs. So  
3 the Department does -- the Department is proposing to  
4 continue to use some of the administration fees for those  
5 programs that help Missouri Communities with their  
6 wastewater systems.

7 Moving on to Page 30. This is Appendix Three.  
8 And this is just describes the administration of the  
9 program and it does talk about the effective date of this  
10 IUP will be consistent with the federal fiscal year of  
11 October 1 through September 30. And on Page 32 of this  
12 appendix is where you'll see a table that shows the  
13 transfers between Clean Water SRF and Drinking Water SRF.  
14 And you can see where back in 2013, Drinking Water  
15 transferred \$10 million to Clean Water to help out with  
16 Clean Water projects. And now with the proposed \$5 million  
17 transfer in '16, plus what's already been approved in '15,  
18 that \$10 million will have already been netted out in  
19 transfers.

20 Moving on to Page 34, which is Appendix Four.  
21 This is the listing of State-funded grant programs that the  
22 Department has available for wastewater systems just to  
23 help communities what other programs we may have. I would  
24 note that the 40 percent Construction Grant Program at the  
25 bottom we currently do not have funding for that program,

1 but we do for the other three.

2 Appendix Five is a list of EPA Requirements  
3 and Assurances. These are things that are required to be  
4 in the Intended Use Plan. There are a couple things that I  
5 would like to highlight in here; at the bottom of Page 35  
6 what's called additional subsidization. So the SRF program  
7 is considered a subsidized loan program because we offer  
8 interest rates at below market rate. But the term of art  
9 for EPA is called "additional subsidization" under the  
10 federal law. And what that means is we can go above and  
11 beyond the interest rates we can provide other incentives  
12 and in Missouri we do grants. Some other states do  
13 principal forgiveness and EPA also allows negative interest  
14 rates, but in Missouri we do grants. And so this is what  
15 additional subsidization refers to.

16 I did want to highlight for the Commission  
17 that the Department has been working on what's called the  
18 Clean Water SRF Additional Subsidization Affordability  
19 Analysis, and that's a policy. Under the federal law  
20 change, the Department is required to have these policy in  
21 place by September 30th of this year. And this policy is  
22 to be used in helping award grants for communities that  
23 need grants on the basis of affordability. So the  
24 Department has held three stakeholder meetings on this. We  
25 just completed our comment period and we will be working to

1 respond to comments and finalize the draft -- sorry,  
2 finalize the policy by September 30. And we'll have more  
3 information that we can provide to you on that at your  
4 October meeting. If the parties are interested in  
5 information on this, the draft policy and presentations are  
6 on the Department's website under the Water Protection Form  
7 webpage, and there is a stakeholder group for that.

8           So for the upcoming year, what the Department  
9 is proposing is again to make \$4 million -- up to \$4  
10 million of grant funds available from the 2015  
11 capitalization grants. The Department is proposing to make  
12 that available to communities with population of 10,000 or  
13 less. The communities would need to have a high burden  
14 determination for the project based on the affordability  
15 analysis that the Department will conducting. And then  
16 funds will not be committed to the project until the  
17 project is ready to move forward with a binding financial  
18 commitment. And the Department is proposing that the grant  
19 amount be up to 50 percent of the eligible cost, but not to  
20 exceed \$2 million per project available, and not to exceed  
21 the amount of funds available, you know, the remaining  
22 balance of the \$4 million.

23           So that's how we are proposing to do grants in  
24 2016. That is different than in the past. In the past,  
25 most of the grants were targeted to communities defined as

1       disadvantaged communities. But the Department did need to  
2       go in a different direction because of the change in the  
3       federal law.

4               Just a few more items here on Page 36, halfway  
5       down the page there is a table here on "green" project  
6       reserve. The Department is reserving 10 percent of the cap  
7       grant for "green" project or "green" project components.  
8       That's currently listed at \$3,892,500.00. That will be  
9       adjusted down slightly because of the revision amount. But  
10       the Department continues to work with the engineering  
11       communities as they bring projects forward that meet the  
12       definition of "green" components.

13               On Page 38 and 39, these are just some things  
14       that recipients of SRF funding should be aware that they  
15       will have to comply with. It includes: Single Audit Act,  
16       Missouri Labor Standards, Davis-Bacon Act, Procurement of  
17       Professional Services, American Iron and Steel.

18               So sorry for the extended comments, but given  
19       the new format and the change in federal law, I thought it  
20       would be useful to walk through this in sequential order.  
21       I would like to express my appreciation to all the staff  
22       that have prepared the IUP and also for the staff that  
23       works daily to successfully administer the SRF program.  
24       And with that I will conclude my comments. Thank you for  
25       your time.

1 MR. PARNELL: Thank you, Eric. Do any of the  
2 Commissioners have any questions of Eric? Eric, I commend  
3 you for the new format and going through it.

4 MR. CRAWFORD: I appreciate the positive  
5 feedback. We have received a lot of positive feedback  
6 already and we think it was worth the effort.

7 MR. PARNELL: I guess that means we are ready  
8 to take any questions from the floor; is that correct?

9 MS. OVERHOFF: There is no one that has filled  
10 out a card that wants to speak. We had one additional  
11 person that wanted to make some testimony, Commissioner.

12 MR. CRAWFORD: He was support in case they had  
13 questions I needed help with. Do we want to see if there  
14 is any members?

15 MS. OVERHOFF: So, Chairman, I'm not sure if  
16 you caught that exchange. The second person who was sworn  
17 in is just available for questions, but we don't have any  
18 written questions or comments by people from the audience  
19 that want to testify.

20 MR. PARNELL: I'm sorry. You're cutting out  
21 and I could not hear that. I'm not sure what's causing it.

22 MS. OVERHOFF: Yeah, I don't know. We have  
23 got it on this end too. Let's try that again. The second  
24 person that was sworn in is here to testify to the extent  
25 that somebody has a question and work with Eric in

1     answering that. We don't have anybody on the cards that  
2     mentioned wanting to make any testimony. So, that's where  
3     we are.

4                   MR. PARNELL: All right. Any Commissioners  
5     have anything to add or questions? Hearing none, the  
6     Commission will accept the comments on this proposal until  
7     5:00 p.m. on August 19, 2015. Comments can be submitted to  
8     the Department's Water Protection Program by either mail to  
9     the Department's Water Protection Program, Attention Jeff  
10    Star, P.O. Box 176, Jefferson City, Missouri 65102-0176; or  
11    e-mail with the subject Intended Use Plan Comment and  
12    direct to sac@dnr.mo.gov, or hand deliver to the  
13    receptionist at the Lewis and Clark State Office Building,  
14    1101 Riverside Drive, Jefferson City. Please mark those  
15    comments to the attention of Jeff Star, Water Protection  
16    Program.

17                   On behalf of the Commission, I thank everyone  
18    who participated in this process. Is there anything you  
19    need to provide us with in terms of any kind of update with  
20    the judicial matter with Callaway?

21                   MS. OVERHOFF: No, there is no additional  
22    information.

23                   MR. PARNELL: Okay. Well, our next meeting is  
24    scheduled for Wednesday, October 7 in Branson unless you  
25    come back with something that changes. I guess that's the

1 next time we get-together.

2 MS. OVERHOFF: I believe so.

3 MR. PARNELL: Any other comments from anyone?

4 If not, thank you for participating. This hearing is now  
5 closed.

6 (Hearing concluded at 10:34 a.m.)

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

<b>A</b>	<p>anticipate 8:11  anybody 20:1  anyway 7:1  appendix 6:21  7:20,23 15:7,12  15:20 16:2  applicants 6:8,22  7:10 14:9  application 6:22  7:15 14:19  applications 6:24  14:5  applied 8:12  applies 7:15  appreciate 19:4  appreciation  18:21  appropriate 3:1  approval 9:25  approvals 14:16  approved 9:22  15:17  approximately  4:20  art 16:8  Ashley 1:13 13:6  asks 2:10  assistance 3:16  4:16,19 5:13  6:8 15:2  Assurances 16:3  attendance 2:17  2:19  attention 20:9,15  attorney 22:10  audience 19:18  Audit 18:15  August 1:6 20:7  Aurora 11:15  authorization  14:13  availability  12:10  available 3:25  4:12 6:25 8:21  9:2 10:13,16,16  12:22 13:11,21</p>	<p>14:11 15:22  17:10,12,20,21  19:17  award 16:22  awarded 4:18,25  5:1 8:11  awards 5:2  aware 18:14  a.m 21:6</p>	<b>B</b>	<p>back 9:10 10:5  15:14 20:25  balance 5:22  13:18,19 17:22  based 17:14  basis 16:23  behalf 20:17  believe 21:2  Belton 11:14  benefits 3:24  Bennett 1:10  best 22:5  beyond 16:11  billion 4:18  binding 11:6,13  11:17,21 17:17  bit 10:1 12:23  Blacksnake  13:24  Bluffs 1:18  bold 8:25  bond 9:14 14:15  bonds 14:14  Boone 11:15  bottom 5:23 8:13  8:25 10:9,10  12:21 14:3,25  15:25 16:5  Box 20:10  Branson 20:24  brief 4:23  briefly 3:21  bring 18:11  Broadway 1:18  Buddy 1:10  Building 1:6</p>	<p>20:13  burden 17:13  busy 4:3  BWR 9:19  bypass 6:16</p>	<b>C</b>	<p>call 8:18  Callaway 20:20  called 16:6,9,17  caller 8:18  calling 2:22  call-out 7:3  call-outs 4:17  cap 8:2,9 10:13  18:6  Cape 5:7  capitalization  8:3,12 9:4,5  10:11 17:11  card 2:17,19  19:10  cards 20:1  carries 13:13  carry-over 7:13  7:14,16,18  12:14,20,25  case 11:22 19:12  caught 19:16  causing 19:21  Center 3:16  CERTIFICATE  22:1  certify 22:4  Chair 1:10,10  Chairman 3:9  8:17 10:22  12:17 19:15  change 5:24 12:2  16:20 18:2,19  changed 6:13  changes 4:4,5  20:25  charges 5:19,21  charts 4:17  check 14:14  City 1:7 20:10,14</p>	<p>Clark 1:6 20:13  clean 1:1,3 2:3  3:4,18 7:25  10:4 15:13,15  15:16 16:18  close 11:5,6,18  closed 11:5 21:5  COLE 22:3  color 3:25 6:5,6  Columbia 1:18  column 4:23 5:12  6:11  come 2:19 8:6  9:8 12:17 20:25  coming 6:14 10:6  commend 19:2  comment 2:8,15  2:23 3:5 8:24  16:25 20:11  commenting 2:11  comments 2:12  17:1 18:18,24  19:18 20:6,7,15  21:3  Commission 1:1  2:2,10,13,15,22  2:25 3:1,5 6:14  7:6 9:22 16:16  20:6,17  Commissioner  1:11,11,12,12  1:13 19:11  Commissioners  3:19 10:19 13:6  19:2 20:4  commitment  11:21 17:18  committed 17:16  communities  4:15,19,21 5:3  6:7,17 14:5,13  14:15 15:5,23  16:22 17:12,13  17:25 18:1,11  community 7:14  15:2  complete 2:17</p>
----------	--	--	----------	--	---	----------	---	--

completed 9:15 16:25	6:15 10:22 15:25 18:8	disadvantaged 18:1	expect 8:8,10 11:9,10 14:1	Following 2:14 2:24
completing 10:4	cutting 19:20	discusses 7:17	expected 5:3 8:6 11:5 12:5	follows 3:8
compliance 12:9		District 11:15,16	expecting 11:11 11:18	Folta 1:14
comply 18:15	<b>D</b>	document 3:21 10:18	express 18:21	forgiveness 16:13
components 18:7 18:12	daily 18:23	doing 8:8	extended 6:3 18:18	form 2:9 10:14 17:6
conclude 18:24	date 15:9	draft 8:4,7 11:23 12:2 14:21 17:1 17:5	e-mail 20:11	format 4:2,8,14 6:19 18:19 19:3
concluded 21:6	Davis-Bacon 18:16	drinking 9:19,24 10:3,5,5,6 15:13,14		forms 6:22 7:1
conducting 17:15	debate 2:9	Drive 20:14	<b>F</b>	formulas 13:13
Congress 8:8	defined 17:25	drop 8:10	factors 12:8	forward 2:19 6:24 14:9 17:17 18:11
considered 16:7	definition 18:12	Duckett 14:19	features 3:21	found 5:8
considering 5:25	deliver 20:12	duly 3:7	February 9:15	Four 15:20
consistent 5:15 15:10	Dennis 1:12	DWSRF 9:19	federal 5:23 10:10 15:10 16:10,19 18:3 18:19	front 3:20
Construction 15:24	Department 1:1 2:6,7,14 3:22 4:2,6,25 5:16 5:19,20,25 6:2 7:3 9:23 10:12 11:7,10,19 14:8 14:18,23 15:3,3 15:22 16:17,20 16:24 17:8,11 17:15,18 18:1,6 18:10		fee 5:21	full 3:25
contains 7:23,24	Departments 4:1	<b>E</b>	feedback 19:5,5	fund 1:3 2:3 3:18 9:19 10:5 14:1
contingency 13:24	Department's 2:14 17:6 20:8 20:9	E 1:7	fees 14:24 15:4	fundable 11:23 12:1,7 13:25 14:10
continue 6:20 14:8 15:4	deposited 9:16	effect 7:7	filed 14:5	funded 11:11
continues 14:7 18:10	deposition 22:9	effective 15:9	fill 2:16	funding 7:15,22 10:16,16 12:8,9 12:10,11,18,19 12:23,25 13:10 13:10,14 15:25 18:14
coordinated 14:1	describes 15:8	effort 19:6	filled 19:9	funds 9:2,14,16 10:25 14:10 17:10,16,21
copies 4:11	detail 14:25	EIERA 9:14	final 3:2 7:6 8:10 11:24 12:3 14:21	further 22:9
copy 3:19	determination 17:14	either 11:4 20:8	finalize 17:1,2	FY16 9:2
correct 19:8	developing 4:3,7 6:2	eligible 10:24 17:19	financial 3:15 5:13 6:8 7:5,10 7:24 11:6,21 17:17	
cost 17:19	Development 4:5	Elm 1:7	financially 22:11	<b>G</b>
counsel 1:14 22:7 22:10	differences 5:10	employed 22:8 22:10	financing 6:3 7:8	getting 8:18
County 11:15 22:3	different 7:22 13:7 17:24 18:2	employee 22:10	find 6:22	get-together 21:1
couple 9:12,17 11:25 16:4	direct 4:25 20:12	encouraging 7:4	first 2:13 3:7 7:25 9:22 11:7	Girardeau 5:7
court 1:16 2:21 3:3,9 22:15	direction 18:2 22:7	engineering 15:2 18:10	fiscal 1:3 2:4,8 3:17 8:2 9:20 9:21 10:10 15:10	give 2:15 3:10
Cowherd 1:11	Director 1:13 3:15	enter 11:6,21	five 2:11 16:2	given 4:8 18:18
Crawford 3:7,14 3:15 8:16,23 9:10 10:22 11:2 13:9 19:4,12		entered 11:12,17	flips 8:14	giving 7:7
Creek 13:24 14:19		EPA 8:4,6,7,13 16:2,9,13	floor 19:8	go 3:12 4:11 5:8 5:24 7:21 8:24 8:24 9:3 13:15
criteria 14:7,17		Eric 3:7,15 8:14 19:1,2,2,25	flux 8:20	
current 8:6 11:12		estimated 4:20 8:2 9:1,11		
currently 5:25		examples 5:6		
		exceed 17:20,20		
		exchange 7:6 19:16		

14:24 16:10 18:2 goes 2:21 going 4:22 5:8 6:24 9:10 19:3 good 7:15 grant 8:2,3,9,12 8:13 9:5 10:11 10:13,15,16,25 12:18,19,23,25 15:21,24 17:10 17:18 18:7 grants 5:1,4 9:4 10:15,24 13:2 15:1 16:12,14 16:22,23 17:11 17:23,25 green 18:5,7,7,12 group 17:7 guarantee 12:8 guess 10:9 11:7 19:7 20:25	history 10:1 hit 7:18 holding 13:1 hope 3:19,22	items 8:22 9:17 9:19 15:1 18:4 IUP 3:18,22 4:6,8 4:11 5:7,10,11 6:16,24 7:1,17 8:10 9:2,23,25 10:2,17 11:16 11:24 12:21 15:10 18:22 IUP's 12:15	11:8,23 12:2,7 13:24,25 14:4,7 14:10,21 16:2 listed 18:8 listing 15:21 lists 6:12 7:24 <b>LITIGATION</b> 1:17 little 7:2 10:1 12:23 loan 5:16 9:1 10:23,25 13:10 13:10 14:24 16:7 loans 4:25 5:4,15 5:17,25 12:22 look 3:19 12:16 13:19 looking 4:22 5:11 8:22 lot 7:21 19:5 lower 5:2	mentioned 11:20 20:2 met 14:6 methods 13:12 microphone 2:20 middle 7:12 <b>MIDWEST</b> 1:17 million 4:20 5:1 5:2,3 8:15,20 9:6,6,7,8,14,21 9:25 10:3,12,13 10:15,20 11:8 11:11,19 12:17 12:18,18,22,25 13:23 15:15,16 15:18 17:9,10 17:20,22 minute 7:19 8:16 minutes 2:11 Missouri 1:1 4:19 10:15 15:5 16:12,14 18:16 20:10 22:2 <b>MO</b> 1:7,18 modifications 3:1 6:12,15 money 10:25 monies 8:3 Mount 11:15 move 10:17 14:9 17:17 moved 11:22 14:10 moving 5:5,11 6:4,11,21 7:12 7:20 9:17 11:2 12:13 13:4,15 14:3,22 15:7,20 <b>MSD's</b> 11:18 municipal 7:5,8 7:10
<b>H</b>	<b>I</b>	<b>J</b>	<b>M</b>	<b>N</b>
halfway 9:18 14:7 18:4 hand 20:12 happen 12:6 happy 8:23 hear 13:7 19:21 hearing 1:3 2:3,5 2:9,24 3:4 20:5 21:4,6 held 16:24 help 10:5 15:5,15 15:23 19:13 helped 6:7 helping 6:9 16:22 high 17:13 highlight 3:21 4:9,14,23 5:6 5:22 7:2 8:1 9:13 11:3 12:1 16:5,16 highlighted 3:23 highlighting 5:9 highlights 3:24	identifies 6:22 identify 2:21,23 <b>II</b> 11:17 impact 12:10 important 11:25 incentives 16:11 inception 4:17 include 11:14 included 5:6 10:20,23 includes 18:15 inclusion 12:7 incorporates 6:16 incorporating 4:3 index 5:18 indicate 2:18 individual 4:10 13:15 individuals 2:16 information 6:19 7:21 17:3,5 20:22 input 6:1 intend 3:10 14:20 Intended 1:3 2:4 2:8 12:2 16:4 20:11 intends 14:23 intent 6:23 interest 5:2,17,18 5:20 16:8,11,13 interested 4:16 17:4 22:11 interrupt 13:5 Iron 18:17 issued 7:6 issues 2:10 item 9:12	Jeff 20:9,15 Jefferson 1:7 20:10,14 Jenna 1:17 22:4 Jo 13:24 Joe 14:1 John 1:11,13 joined 13:6 judicial 20:20 July 7:7	Madras 1:13 mail 20:8 making 6:17 11:20 Malinda 1:14 manner 6:20 map 6:5 mark 20:14 market 16:8 marketing 4:15 match 9:14 matter 20:20 maximum 5:16 McCarty 1:13 mean 11:6 means 10:14 16:10 19:7 meet 14:16 18:11 meeting 3:2 17:4 20:23 meetings 16:24 members 19:14 mention 3:25	names 11:14 <b>NATURAL</b> 1:1 need 6:14 7:8 16:23 17:13
		<b>K</b>		
		keep 12:19 14:2 kind 20:19 know 6:24 17:21 19:22		
		<b>L</b>		
		labeled 9:19 Labor 18:16 law 5:23 16:10 16:19 18:3,19 Leake 1:12 left 12:23 13:20 left-hand 5:12 6:11 Legal 1:14 Let's 19:23 Lewis 1:6 20:13 limit 2:11 line 8:21,25 9:1 9:13 10:9 12:16 13:17 15:1 lines 9:6 list 2:4 6:15 11:4		

<p>18:1 20:19  <b>needed</b> 19:13  <b>negative</b> 16:13  <b>neither</b> 22:7  <b>netted</b> 15:18  <b>Nevada</b> 11:16  <b>new</b> 3:18,21 4:2              4:8,14 6:18              10:16 12:22,25              13:10,11,14              14:19 18:19              19:3  <b>note</b> 6:4 7:2 8:7              10:8 12:6,12              13:23 14:12,18              14:25 15:24  <b>notes</b> 12:1  <b>notice</b> 12:3  <b>notified</b> 8:8  <b>number</b> 8:10 9:3  <b>numbers</b> 4:10              9:4</p> <hr/> <p style="text-align: center;"><b>O</b></p> <p><b>October</b> 3:2 11:5              11:10,22 15:11              17:4 20:24  <b>Odessa(Phase</b>              11:17  <b>offer</b> 16:7  <b>offering</b> 5:16  <b>Office</b> 1:6 20:13  <b>Okay</b> 3:12,14              8:18 20:23  <b>ones</b> 11:13  <b>operate</b> 6:20  <b>opportunity</b> 2:6              2:7,15  <b>order</b> 18:20  <b>outcome</b> 22:12  <b>outstanding</b> 5:21  <b>Overhoff</b> 1:14              3:9,13 13:5              19:9,15,22              20:21 21:2</p> <hr/> <p style="text-align: center;"><b>P</b></p>	<p><b>page</b> 4:10,13,22              5:5,5,8,11 6:4              6:11,21 7:12,13              7:20,25 8:21,24              9:17 11:2,3,25              12:13,13 13:4,9              13:13,16,17              14:3,7,8,22              15:7,11,20 16:5              18:4,5,13  <b>pages</b> 4:10  <b>paper</b> 7:2  <b>paragraph</b> 5:23  <b>Parnell</b> 1:10 2:2              3:12 8:14,20              9:9 10:20 11:1              13:8 19:1,7,20              20:4,23 21:3  <b>Part</b> 12:4  <b>participated</b>              20:18  <b>participating</b>              21:4  <b>parties</b> 6:9 7:7              17:4 22:8,11  <b>pause</b> 10:18  <b>people</b> 3:10 6:25              7:21 19:18  <b>percent</b> 5:18,19              5:21 15:24              17:19 18:6  <b>percentages</b>              13:13  <b>period</b> 4:24              16:25  <b>person</b> 19:11,16              19:24  <b>Petree</b> 1:17 22:4  <b>phases</b> 14:2  <b>phone</b> 13:7  <b>place</b> 16:21  <b>placed</b> 12:3  <b>plan</b> 1:3 2:4,8              3:20 4:9 12:3              16:4 20:11  <b>planning</b> 14:4,21  <b>plans</b> 3:2</p>	<p><b>play</b> 12:18  <b>please</b> 2:16,18,20              2:23 3:5 20:14  <b>plus</b> 9:7 12:18,23              12:23 15:17  <b>point</b> 13:7  <b>policies</b> 4:3,7  <b>policy</b> 6:2 16:19              16:20,21 17:2,5  <b>population</b> 17:12  <b>positive</b> 19:4,5  <b>prepared</b> 18:22  <b>preparing</b> 8:4  <b>present</b> 2:6,16,18              2:19  <b>presentations</b>              17:5  <b>presented</b> 2:25  <b>previous</b> 8:21              12:15,21 13:2,2  <b>previously</b> 10:2,4  <b>principal</b> 5:22              16:13  <b>prior</b> 5:15  <b>priority</b> 2:4 6:12              7:23  <b>procedure</b> 6:16  <b>proceed</b> 3:11              6:18 8:19 13:19              14:6,17  <b>PROCEEDIN...</b>              2:1  <b>process</b> 20:18  <b>Procurement</b>              18:16  <b>Professional</b>              18:17  <b>program</b> 3:16              4:4,18,18 5:14              6:9,19 7:25              12:9 15:9,24,25              16:6,7 18:23              20:8,9,16  <b>programs</b> 5:24              15:2,5,21,23  <b>progress</b> 6:17              11:20 12:5,9</p>	<p>13:22 14:10  <b>project</b> 3:24 5:6              6:12,15 7:23              12:7,10 13:24              14:2 17:14,16              17:17,20 18:5,7              18:7  <b>projects</b> 5:2 6:18              7:13,14,16,16              7:18,22 9:2              10:6,23 11:4,8              11:9,11,12,19              11:21 12:4,14              12:14,20 13:1,1              13:11,14,15,18              13:21 14:4,6,9              15:16 18:11  <b>proposal</b> 3:1              20:6  <b>proposed</b> 4:7              15:16  <b>proposing</b> 9:24              10:12 15:3 17:9              17:11,18,23  <b>Protection</b> 3:16              17:6 20:8,9,15  <b>provide</b> 2:5,6              5:13 16:11 17:3              20:19  <b>providing</b> 6:7  <b>public</b> 1:3 2:3,5,7              2:9,15,24 3:4              4:12 12:3,12  <b>publish</b> 6:23  <b>published</b> 8:7              11:17  <b>pull</b> 7:1  <b>purpose</b> 2:5  <b>p.m</b> 20:7  <b>P.O</b> 20:10</p> <hr/> <p style="text-align: center;"><b>Q</b></p> <p><b>question</b> 8:17              19:25  <b>questions</b> 7:14              10:19 12:11              19:2,8,13,17,18</p>	<p>20:5</p> <hr/> <p style="text-align: center;"><b>R</b></p> <p><b>rate</b> 5:20 16:8  <b>rates</b> 5:3,17 16:8              16:11,14  <b>reader-friendly</b>              3:23  <b>readiness</b> 14:6,16  <b>ready</b> 3:12 6:18              13:19 17:17              19:7  <b>reasons</b> 12:6  <b>received</b> 14:19              19:5  <b>receptionist</b>              20:13  <b>recipient</b> 5:19  <b>recipients</b> 7:4              18:14  <b>recommend</b> 7:9  <b>recommendation</b>              6:2  <b>record</b> 3:14  <b>records</b> 2:17  <b>reduced</b> 8:9 22:6  <b>referring</b> 4:10  <b>refers</b> 16:15  <b>reflected</b> 4:6  <b>Reform</b> 4:5  <b>registered</b> 7:5,8              7:10  <b>related</b> 22:7  <b>relative</b> 22:9  <b>remaining</b> 17:21  <b>repeat</b> 2:12  <b>reporter</b> 1:16              2:21 3:3,10              22:1,15  <b>reporting</b> 4:24  <b>required</b> 16:3,20  <b>requirement</b> 7:9  <b>requirements</b>              12:10 16:2  <b>reserve</b> 18:6  <b>reserving</b> 18:6  <b>resolution</b> 2:10</p>
---	--	---	--	--

<p>Resources 1:1 4:4 respond 17:1 result 4:4 resulting 4:19 retain 7:4 review 2:25 revision 8:8 18:9 Revolving 1:3 2:3 3:18 right 11:14 20:4 right-hand 4:23 Riverside 20:14 Rocky 11:15 room 4:11 8:17 rule 7:6 rules 13:2 Rural 11:15 15:1</p> <hr/> <p style="text-align: center;"><b>S</b></p> <hr/> <p>sac@dnr.mo.gov 20:12 sale 9:14,15 Samuel 1:12 save 5:3 7:1 savings 4:20 says 5:12 8:25 9:1,13,20,20 10:10 12:7 13:18 schedule 8:22 scheduled 20:24 SEC 7:9 second 7:17 9:24 12:6,15 13:6 19:16,23 Secretary 1:14 section 5:23 7:17 Securities 7:5 see 4:14 5:10 6:9 8:10 9:18 10:2 11:7 12:21 14:15 15:1,12 15:14 19:13 selected 4:9 September 8:12 15:11 16:21</p>	<p>17:2 sequential 18:20 services 1:17 7:4 18:17 Sewer 11:15,16 15:1 shift 10:24 12:5 showing 13:20 shows 6:6 7:23 13:9 14:23 15:12 side 10:7 significantly 12:2 Single 18:15 six 4:25 slightly 18:9 Small 15:2 solicited 6:1 somebody 19:25 sorry 8:16 9:19 17:1 18:18 19:20 source 8:21 sources 8:2 9:11 9:13 speak 2:20 19:10 specifically 5:7 5:15 SRF 3:23 5:14,24 6:9 7:25 9:24 15:13,13 16:6 16:18 18:14,23 ss 22:2 St 13:24 14:1 staff 18:21,22 stakeholder 6:1 16:24 17:7 stand 3:6 Standards 18:16 Star 20:10,15 start 3:17 starting 4:13 starts 14:4 state 1:3,6 2:3 3:18 6:6,10 9:14 20:13 22:2 stated 5:18</p>	<p>states 16:12 State-funded 15:21 state-matched 9:16 stating 3:17 stay 13:3 Steel 18:17 stiff 5:16 Street 1:7 strongly 7:9 subject 20:11 submitted 20:7 subsidization 9:5 10:11,14 16:6,9 16:15,18 subsidized 5:20 16:7 successfully 18:23 summarize 5:14 support 19:12 sure 8:23 19:15 19:21 swear 3:3 swore 3:10 sworn 3:7 19:16 19:24 systems 15:6,22</p> <hr/> <p style="text-align: center;"><b>T</b></p> <hr/> <p>table 7:25 8:25 9:11 10:8,19 11:3,4,23 12:21 14:23 15:1,12 18:5 Tables 7:24 take 3:2 9:3 13:19 19:8 taken 22:5,9 talk 13:18 15:9 talks 7:13 targeted 17:25 term 5:4,16 6:3 16:8 terms 5:13 20:19 testifies 3:7</p>	<p>testify 3:4 19:19 19:24 testimony 2:6,11 2:13,14,18,20 2:25 3:11 19:11 20:2 22:5 text 4:16 7:3 Thais 1:14 thank 9:9 11:1 13:8 18:24 19:1 20:17 21:4 thereto 22:11 thing 10:8 things 6:13 7:22 16:3,4 18:13 think 8:17 10:18 19:6 third 10:9 thought 18:19 three 5:1 9:6,7 15:7 16:1,24 time 18:25 21:1 timely 6:17 12:9 today 2:24 3:5 Todd 1:10 told 8:19 tool 4:15 6:8 top 8:1 9:11 12:16,16 topic 5:12 6:12 topics 4:9 top-third 13:17 Total 9:1 totaling 4:25 5:1 11:19 touch 10:17 transfer 9:23,24 10:5 15:17 transferred 10:3 15:15 transfers 9:20 15:13,19 treat 7:18 tried 4:14 trouble 8:18 try 19:23 turn 4:22</p>	<p>two 3:10 7:15,20 7:23 9:18 11:18 two-page 6:5 typewriting 22:6</p> <hr/> <p style="text-align: center;"><b>U</b></p> <hr/> <p>upcoming 17:8 update 20:19 updated 3:22 use 1:3 2:4,8 12:3 14:24 15:4 16:4 20:11 useful 18:20 uses 9:1,18 U.S 7:5</p> <hr/> <p style="text-align: center;"><b>V</b></p> <hr/> <p>verbal 2:18 version 3:25 6:6 12:3 Vice 1:10 voter 14:13</p> <hr/> <p style="text-align: center;"><b>W</b></p> <hr/> <p>walk 3:20 18:20 Wallis 1:11 want 3:24 4:13 5:22 6:4 7:2 9:12 13:23 14:12 16:16 19:13,19 wanted 11:3 12:12 14:18 19:11 wanting 20:2 wants 19:10 Warren 1:11 wastewater 15:6 15:22 water 1:1,3 2:3 3:4,16,18 4:4 7:25 9:24 10:3 10:4,5,6,7 15:13,13,14,15 15:16 16:18 17:6 20:8,9,15 webpage 4:1</p>
---	---	---	--	---

17:7	\$2.5 4:18	20 5:16	7 3:2 5:11 20:24
website 6:23,25	\$2.6 9:6	2013 15:14	<hr/>
17:6	\$2.9 9:6	2014 4:5,24 7:7	8
Wednesday	\$200 11:8,11	2015 1:6 3:2 8:2	8 6:4
20:24	\$256,000.00 8:9	8:11 9:15,20	<hr/>
week 11:19	\$27.5 9:14	10:10 11:8	9
went 7:6	\$3,892,500.00	17:10 20:7	9 6:4
we'll 17:2	18:8	2016 1:3 2:4,8	
wish 2:17	\$3.1 9:7	3:18 9:21 17:24	
wishing 3:3,5	\$35,330.00 13:25	22 12:13,14	
witness 22:5	\$38,669,000.00	23 13:4,9	
Wood 1:12	8:11	24 13:14	
work 4:24 13:1	\$38,925,000.00	25 13:16 14:3	
14:8 18:10	8:5	2511 1:18	
19:25	\$4 10:12,13,15,20	26 14:7	
working 14:14	12:24 17:9,9,22	27 14:8	
16:17,25	\$42 13:23	29 14:22	
works 18:23	\$5 9:21,25 15:16	<hr/>	
worth 11:8 19:6	\$54 5:3	3	
written 19:18	\$7 5:1	3 5:5,5	
<hr/>	\$75 11:19	30 5:17,19,25	
Y	\$8 12:18	8:12 15:7,11	
Yeah 19:22	\$8.7 12:18	17:2	
year 1:3 2:4,8	\$885 4:20	30th 16:21	
3:18,19 5:24	<hr/>	32 15:11	
7:17 8:2,6 9:15	1	34 15:20	
9:20,21,23	1 4:13 5:21 15:11	35 16:5	
10:10 11:9,12	10 5:8 18:6	36 18:4	
12:16,23 13:22	10,000 17:12	38 18:13	
15:10 16:21	10:34 21:6	39 18:13	
17:8	1101 20:14	<hr/>	
years 5:15,17,25	12 1:6 6:11	4	
6:7 7:16 13:12	13 6:21	40 15:24	
<hr/>	14 7:12	<hr/>	
\$	15 10:13 15:17	5	
\$10 10:3 15:15	159 9:7 10:23	5:00 20:7	
15:18	16 7:20 15:17	50 17:19	
\$10,320,000.00	168 10:21	573-449-0561	
14:20	17 7:25 8:24	1:19	
\$13,330,495.00	1730 1:7	<hr/>	
13:21	176 20:10	6	
\$131 5:1	18 11:2	65101 1:7	
\$146 12:22	19 11:25 20:7	65102-0176	
\$159 12:17	1989 4:19 6:7	20:10	
\$159,702 9:2	<hr/>	65201 1:18	
\$168 8:14,20 9:8	2	677.00 9:3	
\$2 17:20	2 4:22	<hr/>	
		7	