

15 Sept 2015

Sirs:

I AM PLEASED to see a DECREASE in my NATURAL GAS monthly BILL, I hope I DO see it.

I AM INCENSED and OUTRAGED by the Proposal to **AGAIN** INCREASE Electric Rates on 01 NOV. What is this, Everytime Avista wants an increase, You Roll OVER and GRANT it. What GIVES?

I notice a lot of DoubleSPEAK here. The pipeline is in Place, it's ALREADY paid for, but Avista is charging the public 6.9 million Dollars to do what it is ALREADY Doing at the Current Rate.

Don't You Think The Average John Q. Public CAN see Right thru this?

Does Avista Do anything to slow Down these Rate increases? Do they take a 5% pay cut or forego the cost of Living increase, or Retire one of three fancy ceo jets. No and You people just Rubber Stamp thier increase and Avista Grow fat and happy.

I AM OUTRAGED, This is 4 Yes. in a Row of Rate increases and what Do You Do, what OLympia Does best, Raise it. I Am not alone in feeling this way believe me.

Mr. Keisnosky

RECEIVED

SEP 18 2015

WASH. UT. & TP. COMM



**Important Notice for Washington Natural
Gas Customers
September - October 2015**

On August 27, 2015, Avista filed a Purchased Gas Cost Adjustment (PGA) with the Washington Utilities and Transportation Commission (UTC) to be effective Nov. 1, 2015. The request is for an overall decrease of \$26.1 million or 15.0%. The annual PGA is filed each year to balance the actual cost of wholesale natural gas purchased by Avista to serve customers with the amount included in rates. This includes the natural gas commodity cost as well as the cost to transport natural gas on interstate pipelines to Avista's local distribution system.

The primary driver for the company's requested decrease is a reduction in natural gas commodity costs due to a warmer than normal winter, an abundance of natural gas held in storage, and continued high production levels of natural gas.

About 50 percent of an Avista natural gas customer's bill is the combined cost of purchasing natural gas on the wholesale market and transporting it to Avista's system. These costs fluctuate up and down based on market prices. The costs are not marked up by Avista. The remaining 50 percent covers the cost of delivering the natural gas -- the equipment and people needed to provide safe and reliable service.

If the proposed changes are approved by the UTC, a residential or small commercial customer using an average of 68 therms per month can expect to see a decrease of \$10.17 per month, or about 14.9 percent. The bill for 68 therms would decrease from a present amount of \$68.16 to \$57.99.

You may contact the UTC at the following address: UTC, 1300 S. Evergreen Park Drive S.W., P.O. Box 47250, Olympia, WA 98504-7250; or by e-mail at: comments@utc.wa.gov.

Avista offers a number of programs and services to help customers manage their energy use and costs. Visit us at avistautilities.com for more information.

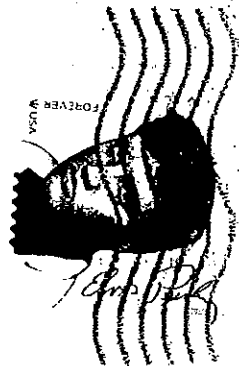
(see over)

AVA159I

Mr. Art Kersnosky
5,600 Silver Lake Avenue
Medical Lake, WA, 99022-8730

RE:
Avista Rate Raises

SPOKANE WA 990
15 SEP 2015 PM 11



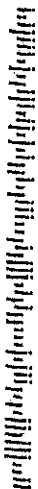
U.T.C.

1300 S. Evergreen Park Dr. S.W.

P.O. Box 47250

Olympia, WA. 98504-7250

985047250



P. D. Griffith
3406 Britton Rd
Valley, Wash.
99181

Howdy,
Well, here we go again!
Even after it is published
that Avista compensates its
CEO mightily, and returns
a hefty dividend, and
that the latest audit
indicated that elec. rates
should fall by several %,
Avista wants a rate
increase! Just say no!!

RECEIVED
SEP 24 2015
P. D. Griffith
3406c Britton Rd.
Valley, Wash.
99181

WASH. UT. & TP. COMM

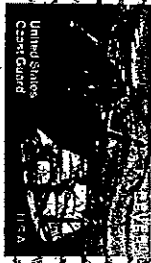
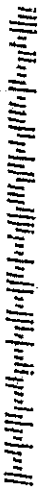
P. D. Griffith

P.S. sorry for the run on
sentence, have been reading
Brit. Lit.!

MARTIN MARIETTA

U. T. C.

1300 S. Evergreen Park Drive S.W.
P.O. Box 47250
Olympia, Wash.
98504-7250





**Aging &
LONG
TERM Care**
OF EASTERN WASHINGTON

Testimony Regarding the Proposed Avista General Rate Case
Including Electric and Natural Gas Rate Increases
10/16/15

Good afternoon Commissioners, my name is Lynn Kimball, Executive Director, Aging and Long term Care of Eastern Washington. I am here speaking on behalf of the Planning and Management Council of Aging and Long-Term Care of Eastern Washington. Members of the Council live in Ferry, Pend Oreille, Stevens, Spokane, and Whitman counties.

Based upon our consideration of the rate case issues and the needs of the low-income older adults in the five county area cited above, the Council members voted not to support the rate increases proposed by Avista for the provision of electricity and gas, as well as the increase in the base rates, but rather to support the rate reductions proposed by the Public Council.

As the Commission considers the Avista general rate case for 2016, the Council requests that you take into account the following:

- According to the Elder Economic Security Index, 44% of senior households in Washington State lack incomes that would provide economic security and insulate them against poverty as they age. Older adults that live alone, rent, elder women and minorities have the highest rates of economic security across the state.
- Elders with acute medical and long term care needs are faced with disproportionate economic insecurity - the economic insecurity rate increases to 55%.
- In 2014, Aging and Long Term Care and its network of partners assisted almost 30,000 individuals with basic needs such as nutrition, transportation, case management, benefits counseling, home repair and many other services. Approximately 45% of people served were living under the poverty line in 2014, struggling to make ends meet in the face of complex health problems and disabilities.
- Rate increases disproportionately affect seniors and other vulnerable populations on fixed incomes.
- Many older adults in our area rely on social security which only increased by just over 1% in 2015.
- Many older adults in our area qualify for Medicaid – we provided case management services to over 4,000 low-income individuals receiving long term care in 2014.

We appreciate the opportunity to testify and thank you for listening to these concerns.

1222 N. Post St. | Spokane, WA 99201 | TEL 509-458-2509 | FAX 509-458-2003

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LIVING BELOW THE LINE: ECONOMIC INSECURITY AMONG WASHINGTON'S SENIORS



Jessica Horning
Shawn McMahon

Fall 2015
DRAFT



Wider Opportunities for Women (WOW) has promoted empowerment, equity and economic security across the lifespan since 1964. Through advocacy, research, training and technical assistance, WOW advances equal education and employment opportunities, non-traditional occupations for women, economic empowerment and secure retirement.

WOW's economic security projects work in Washington, DC and with partners across the country to improve the lives of workers, families and seniors. WOW's Elder Economic Security Initiative improves policy and programs by defining security and advocating for policies that help seniors avoid poverty and the shadow of poverty. The Initiative is supported by the Elder Economic Security Standard™ Index (Elder Index), an innovative measure of the income that older adults need to meet their basic needs and age in place with dignity.



The Washington Association of Area Agencies on Aging (W4A) has served as the collective voice for the thirteen Area Agencies on Aging (AAAs) in Washington State for over 25 years, working with the local AAAs to create communities that support people as they age. Since the 1970's, Washington State's publicly-sponsored Area Agencies on Aging have planned, coordinated, funded, provided and advocated for services for adults 60 years of age and older, and since 1995, have provided community long-term services and supports for adults with disabilities. The AAA emphasis has always been on helping people remain in their own homes and communities.

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The Elder Economic Security Standard™ Index is calculated by the Gerontology Institute at the University of Massachusetts Boston.

WOW's Elder Initiative and *Living Below the Line* are funded by The Retirement Research Foundation of Chicago.

Washington seniors face an array of economic security challenges—rising food, health care and housing costs, long-term care needs, a soft labor market and others. To better capture and understand the challenges faced by Washington’s seniors, their families, and state and local governments, WOW has calculated Elder Economic Insecurity Rates (EEIRs)—the proportion of retired seniors whose incomes fall short of the Elder Economic Security Standard™ Index (Elder Index), a senior-specific basic needs budget.

The statewide EEIR for all of Washington’s retired senior households is 44%, which means that nearly half of Washington’s retired elder-only households lack incomes that would provide economic security and insulate them against poverty as they age.¹ Seniors with incomes below the local Elder Index are likely to make difficult spending choices, to go without one or more basic need, and to have trouble remaining in their homes as they age or their health declines. While insecurity or the threat of insecurity affects elders of all backgrounds, EEIRs vary greatly by location, household type, housing type, race and gender.

KEY FINDINGS

Forty-four percent of Washington’s elder-only retiree households live in economic insecurity.

Washington elders who live alone are much more likely than elder couples to live in insecurity. The statewide EEIR is 53% for single elder households, compared to 29% for elder couple households.

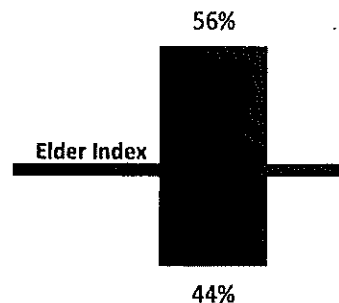
EEIRs are highest for elder renters. More than 66% of elder renter households live in insecurity; 44% of elder homeowners with mortgages and 31% of elder homeowners without mortgages live in insecurity.

Elder women experience high insecurity rates. Forty-three percent of Washington’s senior women and 34% of senior men lack security incomes. Fifty-six percent of single elder women and 45% of single elder men living alone lack security incomes. In 2013, retired men’s median annual personal income was \$14,710 higher than

retired women’s (\$30,831 versus \$16,121).

EEIRs are high in every area of Washington. The insecurity rate is highest in Walla Walla County (52%) and lowest in Kitsap County (35%). Several counties with the state’s highest EEIRs are clustered in the state’s northeast and southeast.

Figure 1: Economic Security and Insecurity Rates of Washington Elder Households, 2013



Source: Author’s calculations using US Census Bureau 2011-2013 American Community Survey 3-Year PUMS

DEFINING ECONOMIC SECURITY FOR SENIORS: THE ELDER ECONOMIC SECURITY STANDARD INDEX

Poverty rates alert us to destitution, and changes in poverty rates suggest change in the economy and indicate how well policy is, or is not, helping the neediest among us. But the federal poverty guidelines are an antiquated, one-size-fits-all nationwide measure that tells us little about those living in poverty and nothing about the thousands of Washington seniors whose incomes exceed the poverty guidelines but do not allow them to fully escape the shadow of poverty. Data and research based on the guidelines fail to properly capture the experiences of thousands who have or are likely to have trouble remaining in their homes as health declines and/or financial resources dwindle.

The Elder Economic Security Standard Index (Elder Index) is a measure of the income retired adults require to meet basic monthly expenses and age in place in their communities. The Elder Index defines economic security as monthly or annual

income sufficient to meet these basic expenses without borrowing, relying on gifts from family or relying on public assistance programs.² Elder Index expenses include housing, food, minimal transportation, health care, and basic household items such as clothing, a telephone and cleaning supplies. Because the Elder Index is a basic budget, it includes no frills or comforts such as recreational travel, restaurant meals, household items or electronics, gifts or entertainment of any kind.

Variations in households and local costs of living create a broad range of retirement income requirements: The 2014 Washington Elder Index's greatest annual value is \$47,208, for homeowner couples paying a typical mortgage in San Juan County. The Elder Index's smallest annual value is \$18,336, for single homeowners without mortgages in Lewis County (Appendix A).

Table 1: The Elder Economic Security Standard Index for Washington, 2013

Expenses	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter	Owner w/ Mortgage	Owner w/o Mortgage	Renter	Owner w/ Mortgage
Housing	\$496	\$798	\$1,411	\$496	\$798	\$1,411
Food	\$251	\$251	\$251	\$461	\$461	\$461
Transportation	\$238	\$238	\$238	\$368	\$368	\$368
Health Care	\$426	\$426	\$426	\$852	\$852	\$852
Miscellaneous	\$282	\$282	\$282	\$435	\$435	\$435
Elder Index per Month	\$1,693	\$1,995	\$2,608	\$2,612	\$2,914	\$3,527
Elder Index per Year	\$20,316	\$23,940	\$31,296	\$31,344	\$34,968	\$42,324

Source: *The Economic Security Database, Wider Opportunities for Women*. Calculation by the Gerontology Institute, University of Massachusetts Boston.

Note: For more information on the Elder Index methodology, see *The National Elder Economic Security Standard* (Boston: The Gerontology Institute, University of Massachusetts Boston, 2012).

HOUSING AND MEDICAL EXPENSES ARE THE GREATEST THREATS TO SENIORS' ECONOMIC SECURITY

Housing and health care costs comprise between 48% and 58% of county Elder Index budgets for homeowners without mortgages. Housing and health care costs are therefore the greatest determinants of elder economic security.

Fully retired seniors with mortgages in Washington spend, on average, up to 67% more on housing than elders who have paid off their mortgages. The typical single homeowner without a mortgage will spend more than 30% of an Elder Index budget on housing in counties such as King County, Pierce County and Snohomish County. In those counties, a typical single homeowner with a mortgage spends nearly 60% of the local Elder Index budget on housing.

Typical monthly rents for 1-bedroom apartments in Washington vary widely. In counties with the least expensive rents, a typical economically secure senior will allocate 30% or more of an Elder Index income to rent. In some counties, a typical economically secure single renter will devote approximately 45% of his or her spending to housing.

Even stronger than the connection between security and housing is the connection between security and health. The EEIR for all elders who report having difficulty with self-care is 55%, and the EEIR for all elders who report having trouble living independently is nearly 54% (Figure 3).

Figure 2: Washington Statewide Elder Index Expenses for a Single Renter, 2013

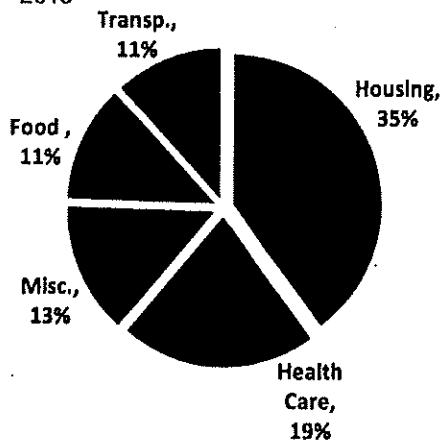
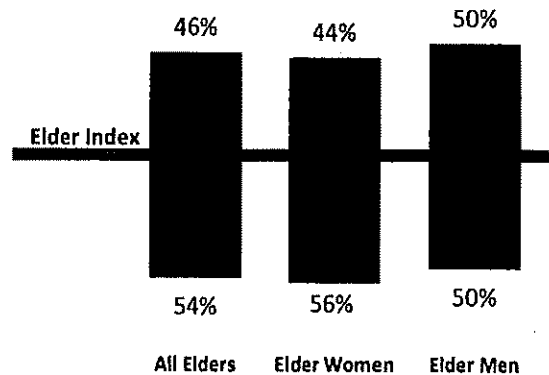


Figure 3: Economic Security and Insecurity Rates of Washington Elders Who Have Difficulty Living Independently, by Sex, 2013



Source: Author's calculations using US Census Bureau 2011-2013 American Community Survey 3-Year PUMS

EEIRs ARE MUCH HIGHER FOR SINGLE ELDERS THAN FOR COUPLES

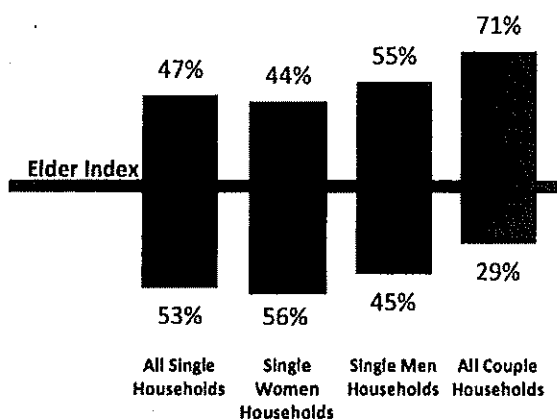
Single elders are much more likely to lack economic security than couples: 53% of single elders living alone report household incomes below the Elder Index, compared to 29% of elder couples (Figure 4). Couples benefit somewhat from economies of scale, enabling them to spend less per person on housing, food and transportation costs. Fully-retired elder couples also report median household incomes more than double those of their single counterparts—\$49,874 versus \$22,569—and are more likely to own their homes free and clear. While 36% of Washington’s retired single elders are renters, only about 11% of elder couples rent, and 62% of elder couples studied live in a home that is owned without a mortgage (Figure 5).

Elder couples usually include men. Fewer than 1% of US retired senior couples report being same-

sex, and just 0.09% report being same-sex female couples. Since men typically report higher incomes in retirement, their presence alone reduces the likelihood of a household’s economic insecurity.

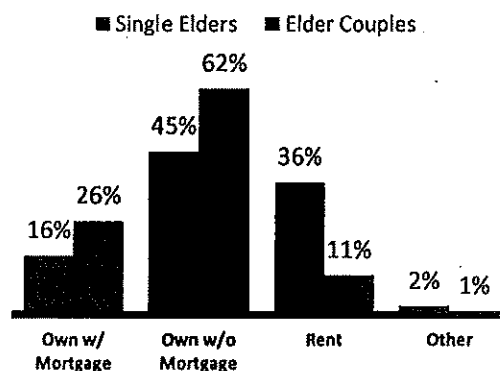
Sixty-eight percent of senior men in Washington live with a spouse or partner, versus 48% of women. The gender disparity in life expectancies is decreasing,³ but older women continue to outnumber older men. In 2013, there were over 91,000 more women than men age 65+ in Washington.⁴ Women make up an even greater share of the population among the oldest seniors, and women are more likely than men to live alone for some portion of their retirement years. Women’s longer lifespans, greater likelihood of living alone, and lower incomes in retirement combine to create a statewide insecurity rate for single senior women of 56% (Figure 4).

Figure 4: Economic Security and Insecurity Rates of Washington Elder Households, by Composition, 2013



Source: Author’s calculations using US Census Bureau 2011-2013 American Community Survey 3-Year PUMS

Figure 5: Housing Status of Washington Elder Households, 2013



Source: Author’s calculations using US Census Bureau 2011-2013 American Community Survey 3-Year PUMS

Note: Housing status among single or couple elder households only. “Other” includes seniors who live independently in homes they do not own and for which they do not pay any rent.

EEIRS ARE NOTABLY HIGHER FOR RENTERS THAN FOR HOMEOWNERS WITH MORTGAGES

The EEIR for Washington renters is 66% (Figure 6). Those who own their homes outright are much less likely to lack economic security than renters; the EEIR for seniors without mortgages is 31%.

Elder homeowners *with* mortgages require the highest incomes to be economically secure—a statewide (weighted) average of \$11,260 more per year—than those who own their homes outright. However, elders in this group also report the highest median income of any housing status,

and the EEIR of homeowners with mortgages, 44%, is much lower than the rate for renters.

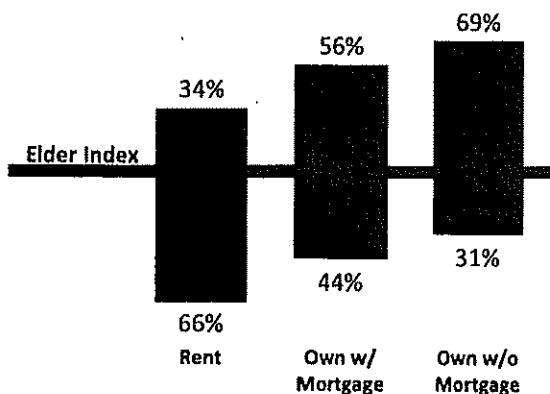
Senior renters are particularly vulnerable to shifting costs in their communities. Housing costs can change dramatically over short periods of time. While rents may keep pace with other aspects of the local economy, including local wages, retired adults living on fixed incomes can find themselves quickly priced out of local rental markets.

EEIRS ARE MUCH HIGHER FOR SENIORS OF COLOR THAN FOR WHITE SENIORS

While Elder Economic Insecurity Rates (EEIRs) are high among seniors of all races and ethnicities, rates for retired seniors of color are particularly high. Among retired elder households, 69% of Hispanic-headed households and 64% of Asian-American-headed households lack incomes that allow basic economic security (Figure 7).⁵

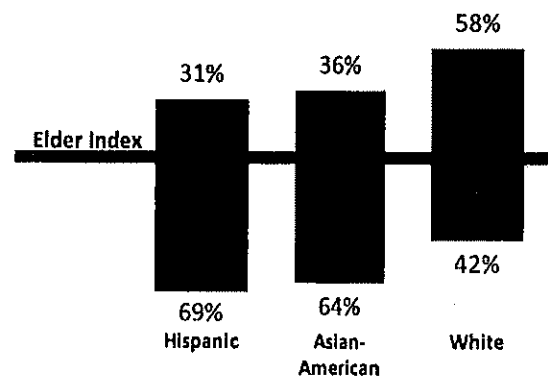
The nation's retired African-American and Hispanic seniors report typical annual incomes lower than white elders' incomes by several thousand dollars.⁶ The difference between median annual household retirement incomes for Washington's white women elders (\$16,768), Hispanic women elders (\$9,672) and Asian women elders (\$9,471) is more than \$7,000.⁷

Figure 6: Economic Security and Insecurity Rates of Washington Elder Households, by Housing Status, 2013



Source: Author's calculations using US Census Bureau 2011-2013 American Community Survey 3-Year PUMS

Figure 7: Economic Security and Insecurity Rates of Washington Elder Households, by Race and Ethnicity, 2013



Source: Author's calculations using US Census Bureau 2011-2013 American Community Survey 3-Year PUMS

Racial disparities in retirement income reflect the fact that, prior to retirement, men and women of color earn lower median wages than white workers.⁸ They also are more likely to work in jobs that do not offer retirement plans.⁹ As a result, at retirement, seniors of color tend to have accumulated less retirement savings.¹⁰

In addition, non-white seniors rely more heavily than white seniors on Social Security as a source of income, but have on average annual Social Security payments several thousand dollars lower than white seniors' payments. Seniors of color may also face higher expenses, as they are more likely to be renters.¹⁰

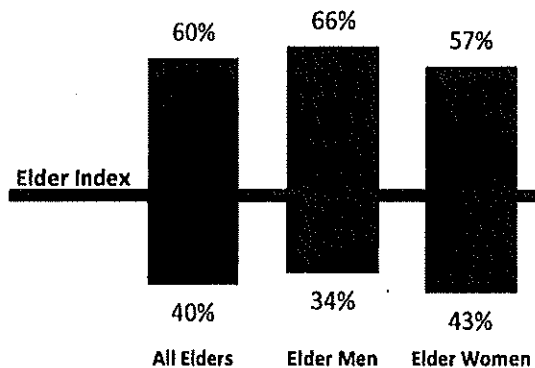
EEIRS ARE HIGHER FOR WOMEN THAN FOR MEN

Women are especially vulnerable to economic insecurity. Forty-three percent of Washington senior women lack economic security incomes, versus 34% of senior men (Figure 8). The economic security gender gap persists across the lifespan and into retirement. During their working-age years, women are significantly more likely to earn less than their male counterparts, which often leads to less savings and smaller pensions and Social Security benefits.¹¹ Elder women are more likely to live without a spouse or partner than elder men are, and Washington women are 30% more likely than men to be renters.

THE EFFECTS OF OCCUPATIONAL SEGREGATION DURING WOMEN'S WORKING YEARS PERVADE RETIREMENT

In 2013, Washington's retired elder men in senior-only households reported median annual income 91% higher than retired elder women's median income (\$30,831 versus \$16,121). A substantial gender income gap among older adults is not surprising, as retirement incomes reflect gender pay inequities and experiences during working years. Occupational segregation, pay inequity and caregiving responsibilities all contribute to women's reduced earnings during their working-age years and to diminished capacity for saving. Further, these factors contribute to both a reduced likelihood of retirement or pension income and lower Social Security payments in retirement.

Figure 8: Economic Security and Insecurity Rates of Washington Elder Individuals, by Sex, 2013



Source: Author's calculations using US Census Bureau 2011-2013 American Community Survey 3-Year PUMS

Just 40% of Washington women studied report any amount of income from a retirement plan or pension, compared to 58% of elder men. Among men and women who do report such income, men's median incomes exceed women's median incomes by more than \$7,994 per year.

The gender disparity in retirement income means women are more reliant on Social Security. Among those living in elder-only households, Social Security payments constitute 54% of older men's

average total income, compared to 67% of women's average total income.¹² Even though older women rely on Social Security for the bulk of

their incomes, they typically receive smaller payments: Median women's payments lag behind men's by nearly \$5,000 per year.

EEIRS VARY WIDELY COUNTY-TO-COUNTY

Walla Walla County has the highest overall EEIR, at 52%, while Kitsap County has the lowest EEIR, 35%. Figure 9 shows the percentage of insecure elder households in selected Washington counties.

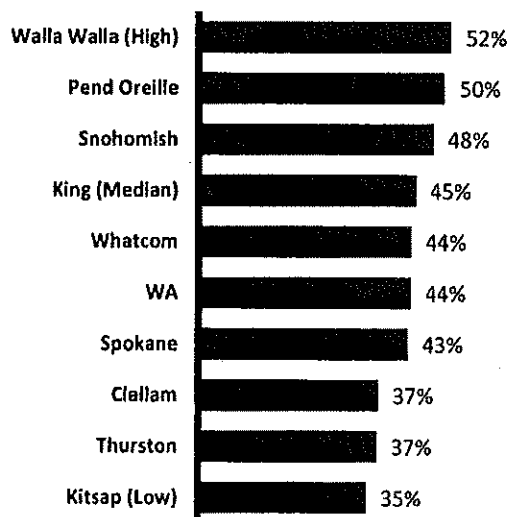
Counties with high Elder Index annual incomes are not necessarily the counties with the highest insecurity rates because senior incomes in those counties may also be relatively high. For example, both Kitsap and King Counties are among the most expensive Washington counties, but have the lowest EEIR and a moderate EEIR, respectively, for all fully retired seniors living independently.

HOUSEHOLD COMPOSITION

Despite lower Elder Indexes, single elders are more likely to live in economic insecurity than elder couples. Single elder insecurity rates range from 41% in Kitsap County to 63% in Okanogan County. Single seniors struggle the most in Okanogan County (63%), Walla Walla County (61%) and Douglas County (60%).

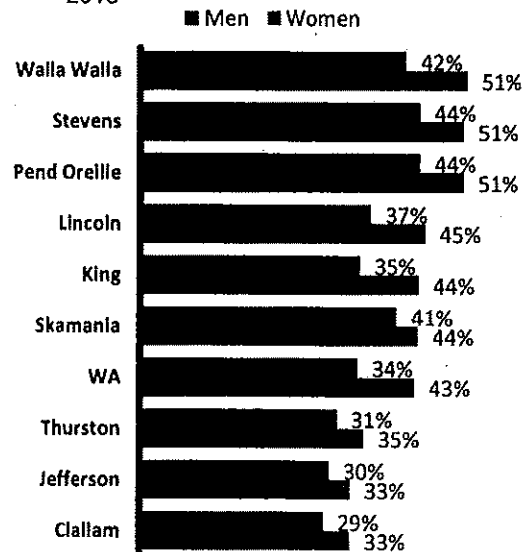
In contrast, the rate of insecurity for elder couples ranges from a low of 20% in Clallam County and Jefferson County to a high of 42% in Yakima County. Elder couples are the most insecure in Yakima County (42%), Stevens County (40%) and Pend Oreille County (40%).

Figure 9: Economic Insecurity Rates of Washington Elder Households, by County, 2013



Source: Author's calculations using US Census Bureau 2011-2013 American Community Survey 3-Year PUMS

Figure 10: Economic Insecurity Rates of Washington Elders, by County and Sex, 2013



Source: Author's calculations using US Census Bureau 2011-2013 American Community Survey 3-Year PUMS

The EEIR for women is higher than the EEIR for men in every Washington County. Douglas and Chelan Counties have the widest disparity between the insecurity rates of women (47%) and men (32%), at 15 percentage points (Figure 10). Lewis County has the smallest disparity, at 2

percentage points (36% versus 34%). Women are at the highest risk of insecurity in Ferry, Stevens, Pend Oreille and Walla Walla Counties (51%). Men are at highest risk in Stevens, Pend Oreille and Walla Walla Counties (44%).

CONCLUSION

Financial insecurity pervades each of the senior subgroups studied, with large percentages of Washington's retired, independent elders lacking the incomes required for a modest lifestyle that insulates them against poverty. Such seniors are likely to need—currently or in the future—public health, housing or other assistance, and state and local governments must be prepared to fill gaps, to provide basic goods and services that allow

Washington seniors to age in their homes and continue to contribute to their families and communities.

[Insert brief partner conclusion here?]

Appendix A: Annual Elder Economic Security Indexes for Washington, 2014

The Elder Economic Security Standard Index, Washington, 2014						
Jurisdiction	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter	Owner w/ Mortgage	Owner w/o Mortgage	Renter	Owner w/ Mortgage
Washington State	\$20,664	\$24,384	\$31,920	\$31,848	\$35,568	\$43,104
Adams	\$18,804	\$21,624	\$26,904	\$30,828	\$33,648	\$38,928
Asotin	\$19,896	\$21,840	\$27,696	\$31,944	\$33,888	\$39,744
Benton	\$20,016	\$22,764	\$28,896	\$32,088	\$34,836	\$40,968
Chelan	\$19,584	\$22,656	\$29,460	\$31,620	\$34,692	\$41,496
Clallam	\$20,352	\$23,016	\$30,432	\$32,376	\$35,040	\$42,456
Clark	\$20,088	\$24,324	\$30,900	\$31,248	\$35,484	\$42,060
Columbia	\$19,932	\$21,876	\$27,732	\$31,956	\$33,900	\$39,756
Cowlitz	\$19,020	\$22,140	\$28,752	\$30,372	\$33,492	\$40,104
Douglas	\$19,584	\$22,656	\$29,460	\$31,620	\$34,692	\$41,496
Ferry	\$18,804	\$21,576	\$26,904	\$30,828	\$33,600	\$38,928
Franklin	\$20,016	\$22,764	\$28,896	\$32,088	\$34,836	\$40,968
Garfield	\$19,932	\$21,876	\$27,732	\$31,956	\$33,900	\$39,756
Grant	\$18,804	\$21,720	\$26,904	\$30,828	\$33,744	\$38,928
Grays Harbor	\$19,644	\$21,888	\$27,756	\$31,668	\$33,912	\$39,780
Island	\$20,520	\$24,720	\$34,164	\$31,524	\$35,724	\$45,168
Jefferson	\$20,352	\$24,036	\$30,432	\$32,376	\$36,060	\$42,456
King	\$22,344	\$26,880	\$35,628	\$33,312	\$37,848	\$46,596
Kitsap	\$22,296	\$25,164	\$32,916	\$34,356	\$37,224	\$44,976
Kittitas	\$19,608	\$22,608	\$29,484	\$31,632	\$34,632	\$41,508
Klickitat	\$19,740	\$22,680	\$29,472	\$31,764	\$34,704	\$41,496
Lewis	\$18,336	\$21,756	\$26,448	\$29,040	\$32,460	\$37,152
Lincoln	\$18,804	\$21,576	\$26,904	\$30,828	\$33,600	\$38,928
Mason	\$20,352	\$23,460	\$30,432	\$32,376	\$35,484	\$42,456
Okanogan	\$19,608	\$22,608	\$29,484	\$31,632	\$34,632	\$41,508
Pacific	\$19,644	\$21,708	\$27,756	\$31,668	\$33,732	\$39,780
Pend Oreille	\$18,804	\$21,576	\$26,904	\$30,828	\$33,600	\$38,928
Pierce	\$20,076	\$24,216	\$32,268	\$30,732	\$34,872	\$42,924
San Juan	\$21,540	\$24,864	\$35,184	\$33,564	\$36,888	\$47,208
Skagit	\$20,436	\$24,036	\$34,080	\$31,392	\$34,992	\$45,036
Skamania	\$19,392	\$24,780	\$29,124	\$31,248	\$36,636	\$40,980
Snohomish	\$20,616	\$26,112	\$33,432	\$31,008	\$36,504	\$43,824
Spokane	\$19,224	\$21,396	\$28,260	\$30,312	\$32,484	\$39,348
Stevens	\$18,804	\$21,648	\$26,904	\$30,828	\$33,672	\$38,928
Thurston	\$20,604	\$23,412	\$29,760	\$31,560	\$34,368	\$40,716
Wahkiakum	\$19,740	\$22,812	\$29,472	\$31,764	\$34,836	\$41,496
Walla Walla	\$19,932	\$21,876	\$27,732	\$31,956	\$33,900	\$39,756
Whatcom	\$20,016	\$22,872	\$31,284	\$30,936	\$33,792	\$42,204
Whitman	\$19,932	\$22,020	\$27,732	\$31,956	\$34,044	\$39,756
Yakima	\$19,884	\$22,872	\$29,616	\$31,920	\$34,908	\$41,652
Minimum Value	\$18,336	\$21,396	\$26,448	\$29,040	\$32,460	\$37,152
Maximum Value	\$22,344	\$26,880	\$35,628	\$34,356	\$37,848	\$47,208
Median Value	\$19,896	\$22,656	\$29,460	\$31,632	\$34,632	\$40,980

Appendix B: Economic Insecurity Rates of Washington Elders, 2013

	Insecurity Rate
Households	
All Elder Households	44%
All Single Elder Households	53%
Single Elder Women Households	56%
Single Elder Men Households	45%
All Elder Couple Households	29%
Elder Hispanic Households	69%
Elder White Households	42%
Elder Asian Households	64%
Elder Households without a Mortgage	31%
Elder Rented Households	66%
Elder Households with a Mortgage	44%
Individuals	
Elder Men	34%
Elder Women	43%
All Elders Who Have Self Care Difficulty	55%
Elder Women Who Have Self Care Difficulty	60%
Elder Men Who Have Self Care Difficulty	47%
All Elders Who Have Difficulty Living Independently	54%
Elder Women Who Have Difficulty Living Independently	56%
Elder Men Who Have Difficulty Living Independently	50%

Source: Author's calculations using US Census Bureau 2011-2013 American Community Survey 3-Year PUMS

Note: The available sample data for African American respondents is not large enough to allow calculation of an EEIR.

**Appendix C: Economic Insecurity Rates
of Washington Elder Households, by
County, 2013**

All Elder Households	Insecurity Rate
Washington State	44%
Adams	44%
Asotin	48%
Benton	45%
Chelan	46%
Clallam	37%
Clark	40%
Columbia	48%
Cowlitz	46%
Douglas	46%
Ferry	50%
Franklin	39%
Garfield	48%
Grant	44%
Grays Harbor	44%
Island	40%
Jefferson	38%
King	45%
Kitsap	35%
Kittitas	41%
Klickitat	45%
Lewis	39%
Lincoln	44%
Mason	44%
Okanogan	50%
Pacific	45%
Pend Oreille	50%
Pierce	41%
San Juan	42%
Skagit	39%
Skamania	45%
Snohomish	48%
Spokane	43%
Stevens	50%
Thurston	37%
Wahkiakum	47%
Walla Walla	52%
Whatcom	44%
Whitman	48%
Yakima	46%

Source: Author's calculations using US Census Bureau 2011-2013 American Community Survey 3-Year PUMS

Appendix D: Economic Insecurity Rates of Washington Single Elder Households, by County, 2013

	Insecurity Rate
Single Elder Households	
Washington State	53%
Adams	48%
Asotin	56%
Benton	54%
Chelan	60%
Clallam	53%
Clark	46%
Columbia	56%
Cowlitz	51%
Douglas	60%
Ferry	58%
Franklin	46%
Garfield	56%
Grant	53%
Grays Harbor	55%
Island	50%
Jefferson	55%
King	54%
Kitsap	41%
Kittitas	57%
Klickitat	53%
Lewis	47%
Lincoln	48%
Mason	60%
Okanogan	63%
Pacific	49%
Pend Oreille	58%
Pierce	49%
San Juan	52%
Skagit	50%
Skamania	53%
Snohomish	60%
Spokane	50%
Stevens	58%
Thurston	45%
Wahkiakum	52%
Walla Walla	61%
Whatcom	53%
Whitman	56%
Yakima	49%

Source: Author's calculations using US Census Bureau 2011-2013 American Community Survey 3-Year PUMS

Appendix E: Economic Insecurity Rates of Washington Elder Couple Households, by County, 2013

	Insecurity Rate
Elder Couple Households	
Washington State	29%
Adams	38%
Asotin	35%
Benton	33%
Chelan	27%
Clallam	20%
Clark	31%
Columbia	35%
Cowlitz	38%
Douglas	27%
Ferry	40%
Franklin	27%
Garfield	35%
Grant	32%
Grays Harbor	27%
Island	27%
Jefferson	20%
King	27%
Kitsap	26%
Kittitas	21%
Klickitat	36%
Lewis	28%
Lincoln	38%
Mason	25%
Okanogan	33%
Pacific	39%
Pend Oreille	40%
Pierce	26%
San Juan	29%
Skagit	27%
Skamania	36%
Snohomish	30%
Spokane	31%
Stevens	40%
Thurston	26%
Wahkiakum	40%
Walla Walla	34%
Whatcom	30%
Whitman	35%
Yakima	42%

Source: Author's calculations using US Census Bureau 2011-2013 American Community Survey 3-Year PUMS

Appendix F: Economic Insecurity Rates of Washington Elder Women, by County, 2013

Elder Women	Insecurity Rate
Washington State	43%
Adams	45%
Asotin	48%
Benton	46%
Chelan	47%
Clallam	33%
Clark	40%
Columbia	48%
Cowlitz	48%
Douglas	47%
Ferry	51%
Franklin	40%
Garfield	48%
Grant	43%
Grays Harbor	42%
Island	40%
Jefferson	33%
King	44%
Kitsap	37%
Kittitas	39%
Klickitat	44%
Lewis	36%
Lincoln	45%
Mason	42%
Okanogan	50%
Pacific	46%
Pend Oreille	51%
Pierce	41%
San Juan	42%
Skagit	39%
Skamania	44%
Snohomish	48%
Spokane	42%
Stevens	51%
Thurston	35%
Wahkiakum	50%
Walla Walla	51%
Whatcom	44%
Whitman	48%
Yakima	47%

Source: Author's calculations using US Census Bureau 2011-2013 American Community Survey 3-Year PUMS

Appendix G: Economic Insecurity Rates of Washington Elder Men, by County, 2013

Elder Men	Insecurity Rate
Washington State	34%
Adams	37%
Asotin	37%
Benton	38%
Chelan	32%
Clallam	29%
Clark	33%
Columbia	37%
Cowlitz	39%
Douglas	32%
Ferry	44%
Franklin	31%
Garfield	37%
Grant	37%
Grays Harbor	35%
Island	29%
Jefferson	30%
King	35%
Kitsap	26%
Kittitas	29%
Klickitat	41%
Lewis	34%
Lincoln	37%
Mason	33%
Okanogan	40%
Pacific	39%
Pend Oreille	44%
Pierce	30%
San Juan	31%
Skagit	29%
Skamania	41%
Snohomish	35%
Spokane	37%
Stevens	44%
Thurston	31%
Wahkiakum	40%
Walla Walla	42%
Whatcom	34%
Whitman	37%
Yakima	42%

Source: Author's calculations using US Census Bureau 2011-2013 American Community Survey 3-Year PUMS

METHODOLOGY

This brief compares annual incomes required for basic economic security, as defined by the Elder Index, to 2013 3-year American Community Survey PUMS data. The study sample is limited to households for which Elder Index values are calculated—households composed of either a single adult age 65 or older or an elder couple where both adults are age 65 or older. All adults are fully retired (reporting zero earnings and no

work in the past year). The incomes of individuals living in homes they do not own and for which they do not pay rent are compared to the statewide Washington Elder Index value for renters. When elders' incomes are compared to Elder Index values, payments from cash-equivalent public assistance programs and Supplemental Security Income (SSI) are excluded from elder incomes.¹³

¹ Elder-only households include those composed of single adults age 65 and older who live alone, and elder couples who reside alone, with no additional family members or unrelated individuals. Older adults who live in group quarters, including institutional settings, and those who reside with other family members or unrelated roommates are not included in this analysis, as it is not possible to determine an economic security budget or who within a household pays for expenses.

² Basic economic security is defined as having enough income to meet basic needs without public or private assistance. For more information on the Elder Index methodology, see *The National Elder Economic Security Standard Index* (Boston: University of Massachusetts Boston, 2012). While public supports, particularly food support programs and energy assistance, are critical to helping many elders address the gap between income and economic security needs, elders who depend on public assistance programs are not considered secure.

³ Vincent, Grayson K. and Victoria A. Velkoff. *The Next Four Decades: The Older Population in the United States: 2010 to 2050*. Washington, DC: US Census Bureau, Government Printing Office, 2010.

⁴ US Census Bureau. American Community Survey, 2013 American Community Survey 1-Year Estimates, Table S0103; using American FactFinder. <http://factfinder2.census.gov>. (22 February 2014).

⁵ The group "Hispanic" includes those self-identifying as Hispanic, Latino or Spanish on the US Census Bureau's American Community Survey.

⁶ Wider Opportunities for Women. *Living Below the Line: Economic Insecurity and Older Americans*. No. 3: *Race/Ethnicity*. Washington, DC: Wider Opportunities for Women, 2015.

⁷ Income information for African-Americans has not been included herein due to potential large margins of error.

⁸ DeNavas-Walt, Carmen and Bernadette D. Proctor. *Income and Poverty in the United States: 2013*. Washington, DC: US Department of Commerce, 2014.

⁹ Copeland, Craig. *Employment-Based Retirement Plan Participation: Geographic Differences and Trends, 2013*. Washington, DC: Employee Benefit Research Institute, 2014.

¹⁰ Advisory Council on Employee Welfare and Pension Benefit Plans. *Disparities for Women and Minorities in Retirement Savings*. Washington, DC: US Department of Labor, 2010.

¹¹ US Government Accountability Office. *Retirement Security: Women Still Face Challenges*. Washington, DC: Government Accountability Office, 2012.

¹² These calculations determine Social Security as a percentage of total personal income, not total household income, and refer specifically to the population studied in the brief.

¹³ Nationally, approximately 1% of households studied received income from a public (cash) assistance program (not including Social Security, Social Security Disability Insurance or Supplemental Security Income). Approximately 4% of households studied received income from Supplemental Security Income.

⑦ should find
any funds
needed to deal
with genuine
needs.

otherwise
where does
it end?

Arista pro-
vides good
service
otherwise.

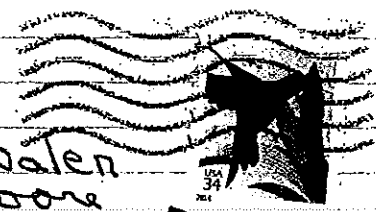
From

~~Tommy~~
~~Water~~

Tommy Water

SEP 10 2015 5:41 PM

SEP 10 2015 5:41 PM



Tommy Water
3427 Moore

R.F., Wa. 99141

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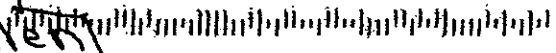
SEP 10 2015

W.U.T. WASH-UT & TR COMM

P.O. Box 47250

Oly, Wa.

98504-7250



Hi, Amoke + the other lines,
I am opposed to the latest
Avista rate increase pro-
posal. Already too high. In
fact, I believe the rates should
be reduced. Especially the basic
rates. Avista is a business. It
should be strictly a public,
civil service. As long as they
manage on a business model,
they will perpetually seek ever
greater profits for their
shareholders + higher paid
employees, which is where they

RECEIVED

SEP 28 2015

WASH. UT. & TP. COMM

From: Philip A. Duggan
P. O. Box 3033
Deer Park, Washington 99006

To: Washington Utilities & Transportation Commission
P.O. Box 47250, Olympia, Washington 98504-7250

Date: September 24, 2015

Re: Avista, Dockets UE-150204/UG-150205. Comments/Suggestions

Dear Commissioners:

I attended the public hearings in Spokane and Spokane Valley on September 15 and 16th. Very little information or details was given about the major capital investments in the filing. Of the four major capital investments listed in the Avista brochure the first three would seem reasonable and desirable. The fourth, however, raises some concern as it involves technology that would impact the public (in homes, businesses and commercial establishments) in new ways, unlike any previous public-utility relationship.

If Avista is going to invest in and deploy Advanced Metering Infrastructure (AMI) in Washington, and particularly if this infrastructure is going all the way to private homes and businesses in the form of digital transmitting meters (DTM or Smart Meters) caution, safeguards and restraint are necessary. Even if these rate increases are approved for these several reasons it should not imply a grant of authority to install or require installation of digital transmitting meters for gas and/or electricity at the end user's home or business. That should be a different issue that has not been fully or even partially vetted in this community.

Briefly, there is the issue of a lack of an easement in homes and properties for the electromagnetic frequencies (emf) that would impinge therein as well as the potential health damages that may occur to some or all occupants therein. This would be even more exacerbated if later Energy Star appliances were to be required, which transmit data to the smart meter, further magnifying the emf pollution. There is the issue of safety, aside from health safety, as digital transmitting meters have been involved in a number of recalls and fires and have not been UL approved. The environmental issue needs to be considered, such as the effects of electromagnetic energy transmission on the flora and fauna of the area, much of which is agricultural.

Unfortunately the public, including Avista customers, have not been informed about these issues and been given an opportunity of informed consent to the application of advanced meters (digital transmitting meters or Smart Meters) on their property. Hopefully, they will before this program is implemented and further funds allocated.

Another problem with advanced Smart Meters is that though they may be technologically advanced (but as a result expensive and prone to malfunction), this technology of information gathering could be misused and is a threat to the well-established common law rights occupants. The information could be hacked and "the right of the people to be secure in their persons, houses, papers, and effects, against unreasonable searches and seizures..." could be violated or compromised by hackers or others misusing the data (see Article 4 of the Bill of Rights). The Utilities and Transportation Commission should not allow this, even for an investor utility. The existing basic analog meter technology has been used reliably for many decades. Before

any fundamental changes are applied to the end user the issue should be thoroughly vetted, especially by those most directly affected by the change in conjunction with expert independent opinions. The commissioners might also want to view the professionally produced video on the subject, which runs 1 hour and 41 minutes: *Take Back Your Power* (Takebackyourpower.net).

Another issue that should be considered is the Avista expenditures and federal expenditures for energy assistance programs. Before approving a rate increase it should be determined if possibly Avista is unnecessarily contributing or excessively contributing to the energy assistance program and whether these funds in turn could be used to offset a rate increase. Also, the ratepayers through donations in Project Share with their bills may be unnecessarily donating or excessively donating unknowingly for illegal immigrants whereas the federal government should be paying for the problems it creates instead of passing the costs off onto the people in local communities.

At the crux of this issue are federal immigration policies and a failure to enforce the immigration laws, and many communities are adversely impacted as a result. I have been told by an expert source that in the energy assistance program the applicants cannot even be asked about their legal status to even be present in this country. Thus, "illegal immigrants" are getting assistance but we don't know how many or how much they are getting. This is an unnecessary cost to Avista since without the illegals it would need to donate less. It needs to be determined what percentage of households or of the 43,000 people getting low-income energy assistance are households with illegal aliens. In other words, what percentage of the low-income energy assistance is going to illegal aliens or "refugees" who are participating but not being paid by a federal agency? If the participants cannot be asked about legal status at this time (and they should be) then a best statistical estimate should be made. For example, if 10% of the low-income energy assistance is going to illegal aliens and unreimbursed "refugees" then a bill for this amount should be sent to probably Department of H&HS or ICE. If they don't pay enlist the help of the local member of congress to get payment.

This issue is particularly troubling since the Independent Auditors Report for Spokane Neighborhood Action Partners (SNAP) shows that for 2014 Avista paid \$4,960,670, which was an increase from \$4,657,211 for 2013 (pg. 36). However, federal payments to SNAP (current period from the previous period) have declined through Department of Commerce-Community Services (pg.48). In most places illegal aliens are increasing not decreasing. If 10% of the low-income assistance funds, for example but it could be higher, are going to illegals or used for illegal aliens then the federal agencies should pay entirely this 10% as well as additional amounts they pay for low income Americans or those lawfully here. In this scenario Avista would get a 10% reduction or refund of their payment. For 2014 this would amount to \$496,067, which could be used to offset some of the rate increase.

The federal government and its agencies have been passing off the costs of its failed immigration policies to local and county governments and to utilities wherein local tax or rate payers are adversely affected by being forced to indirectly pay for federal immigration policy. Its time to stop hiding costs of illegal immigration and distributing them through utility bills.

Thank you for your consideration, /s/ Philip A. Duggan

Aug 31-2015

Dear Sir,

Avista is expressing the need for more money - It has cited the need because they have to expand and bring about better technology - They need to construct and renovate - Fine - I to need to make repairs and need more money - My employer says sorry you are "tapped out" at \$14.00 an hour. Great --- How to accomodate another Avista rate increase - Public is steered to SNAP or churches for help - REALLY - Charity and welfare - Is this really the solution - I just want to afford my life - Please I'm tapped out - what to do! Thank you for listening -

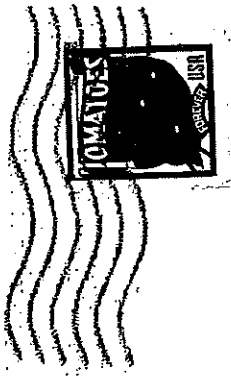
Sincerely
L Stone

Avista
Docket's UE-150204/UG-150205

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COMMISSION

Stone
7623 N Altamont
Spokane, WA
99217

SPokane WA 992
10 SEP 2015 PM 4 1



Washington Utilities and
Transportation Commission
P.O. Box 47250
Olympia, WA

9850472250

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JUN 03 2015

May 27, 2015

WASH. UT. & TP. COMM
Mr. Kouchi,

How does Avista have the gall to ask for yet another rate increase? (Please see enclosed articles.) "Customers" are about to revolt against this monopoly. Enough is enough.

Thank you,

James B. Parry

James B. Parry

e-mail: parry9922@q.com

phone: (509) 325-9922

BUSINESS

Stock quotes
 More stock prices and market information are available online at spokesman.com/money

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Avista's 2014 earnings up

Spokane utility reports 73 percent increase for last year

By Becky Kramer
 becky@spokesman.com, (208) 765-7122

Last year was a busy one for Avista Corp. The Spokane-based utility celebrated its 125th anniversary, bought an electric utility in Alaska and sold off a subsidiary.

The transactions are reflected in Avista's 2014 earnings, which shot up 73 percent, the company reported Wednesday.

Avista reported income of \$192 million, or \$3.10 per share, for the year, compared to 2013 earnings of \$111 million, or \$1.85 per share. The company's 2014 income was bolstered by a one-time gain of near-

ly \$70 million from the sale of Ecova, an energy management subsidiary. Avista also saw a small bump in income from the purchase of Alaska Electric Light and Power, which expands the utility's customer base to the Juneau area.

High demand for electricity and natural gas during the first nine months of last year, along with lower energy costs and interest rates, also helped the company's balance sheet. Avista officials said company earnings also benefit from rate increases to recover the cost of expensive capital investments.

However, warmer weather during late fall and early winter reduced demand for power during the fourth quarter, which led to lower-than-expected quarterly earnings, officials said.

For the fourth quarter, Avista reported earnings of \$32.2 million, or 51 cents per share, compared to 2013 fourth-quarter earnings of \$31.7 million, or 53 cents per share.

Weather continues to play a role in the company's financial outlook. Mild temperatures in January and February melted the region's low-elevation snowpack, said Dennis Ver-

evaton, an Avista vice president. But so far, the outlook for hydro-power generation is near normal for the Clark Fork River, he told analysts during a conference call.

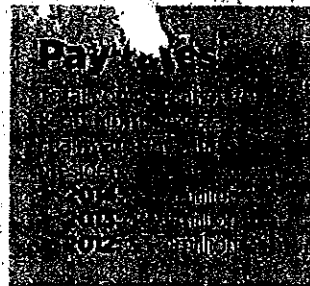
Avista's two largest dams are on the Clark Fork River, where flow forecasts are 101 percent of average for April through September. Cool spring nights should help preserve high-elevation snow in the watershed, Vermillion said. The Clark Fork dams generate about 75 percent of Avista's hydropower.

For the Spokane River, where Avista also operates dams, the flow forecasts are 75 percent of average for April through September, Ver-

evaton said.

Avista also continues to pursue annual rate increases. Earlier this month, the company filed a request with state regulators to raise

See AVISTA, A8



Avista exec earns \$5.5M in 2014

**Bonuses, retirement
plan lift CEO's wages**

By Becky Kramer

beckyk@spokesman.com, (208) 765-7122

Avista Corp. paid its top executive about \$5.5 million in total compensation last year.

Scott Morris, chairman and chief executive officer of the Spokane-based utility, earned about 90 percent more than the \$2.9 million he earned in total compensation during 2013. Most of the raise came from bonuses and gains in his retirement plan.

Morris's base salary grew 3 percent to \$723,461, according to the company's preliminary proxy statement filed Friday with the U.S. Securities and Exchange Commission.

He also received two bonuses: a \$191,506 cash bonus from last summer's sale of Ecova, Avista's energy management subsidiary, and a cash award of \$1.1 million because the utility met or exceeded goals related to things such as customer service satisfaction, earnings per share and targeted times for restoring power after outages.

FROM THE FRONT PAGE

AVISTA

Continued from A1

Morris also received \$238,340 from the company's 401(k) match, cashed-in vacation time and sale of Ecova stock.

The biggest increase in Morris' pay package came from a \$1.6 million gain in the value of his company pension plan, based on actuarial tables. The stock market's strong performance increased the pension plan's value, said Jessie Wuerst, an Avista spokeswoman.

Morris receives part of his total compensation as "take-home" pay, she said. About \$1.5 million of the 2014 compensation reflects future stock awards that Morris could earn if Avista meets certain targets over a three-year period.

Morris, 57, has led Avista since January 2008. The company provides electric and natural gas service to more than 600,000 customers in Eastern Washington, North Idaho and Oregon.

A typical household pays about 24 cents each month on their bills for Avista's top five executives' salaries and cash awards, Wuerst said.

"This perception that because bills are going up, all this money is going into Scott's pocket is just erroneous," she said.

Avista stockholders also contribute to executive pay through stock awards, Wuerst added. Stock awards are paid from the

Wages of other Avista executives

Other top executives at Avista also earned more last year. Total compensation packages for 2014 include:

- Mark Thies, senior vice president and chief financial officer, \$1.7 million.
- Dennis Vermillion, senior vice president and environmental compliance officer, \$1.8 million.
- Marian Durkin, senior vice president, general counsel and chief compliance officer, \$1.5 million.
- Karen Feltes, senior vice president and corporate secretary, \$1.5 million.

equity, which is the sum of its stock value and retained earnings.

Executive pay is scrutinized by public utilities commissions in Washington that

monthly fees. The Washington Utilities and Transportation Commission has set a clear precedent that "in the era of high executive pay," most of the costs must be borne by shareholders, not ratepayers, said Amanda Maxwell, a spokeswoman for the commission. Though executive pay accounts for a small portion of customer bills, it's a topic of interest to the state attorney general's Public Counsel Division, which advocates for residential and small businesses in rate cases, said Lisa Gafken, an assistant attorney general. In 2012, Public Counsel challenged the amount of executive pay reflected in Avista's customers' rates. The challenge wasn't successful, but it restarted the discussion at the Utilities and Transportation Commission about executive pay, she said. Avista and other utilities survey what peer companies are paying their executives, and adjust their pay accordingly. So, the raises can become a self-perpetuating cycle, Gafken said.

ton and Idaho, which would raise combined electric and gas bills by nearly \$12 per month for a typical household. The company also is seeking an increase in basic



SPOKANE WA 990

27 MAY 2015 PM 3 L

Roger Kouchi / UTC
1300 S. Evergreen Park Dr. SW
Olympia, WA 98504

Mr. James Parry
3803 N. Normandie St.
Spokane, WA 99205

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JUN 03 2015
WASH. UT. & TP. COMM

98504

03/31/2015

WASHINGTON UTILITIES AND
TRANSPORTATION COMMISSION

DANNY KERMODE
ACTING POLICY DIRECTOR

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APR 02 2015

WASH. UT. & TP. COMM

I am 78 on fixed income just like
many, many Wa. Electric customers
AVISTA'S CHART IN SPOKESMAN-REVIEW 03/23/15
CLAIMS ANNUAL INFLATION RATE AT 4%
WITH RESIDENTIAL BILLS INCREASE 41% 2004-2013

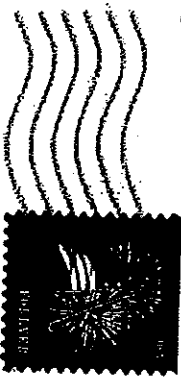
Please consider these actual numbers
of my personal income of the last
few years.

SOCIAL SECURITY %		SAVINGS	
COST OF LIVING INCREASE		INTEREST RATE	
	%	%	DECREASE
2015	1.7	2015	+.20 (1/6% 1%)
2014	1.5	2014	.45
2013	1.7	2013	.50
2012	3.6 (1st since 2008)	2012	.70
2011	-0-	2011	1.35
2010	-0-	2010	1.50
LAST INCREASE 2008			

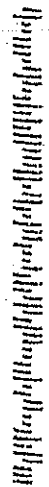
Please don't allow Electric rate
increases to put me further in the
"inflation rate" hole.

Richard Fuller
1060 S. MAIN ST. #18
COHVILLE, WA 99114

R. FULLER
1060 S. MAIN ST #18 SPOKANE WA 99201
POVILVE, WA 99114 31 MAR 2015 PM 4 L



WASHINGTON UTILITIES AND
TRANSPORTATION COMMISSION
DANNY KERMODE, Acting Policy Director
PO Box 47250
OLYMPIA, WA 98504-7250



To: the gods of utility rates,

Hi, I'm writing to address Avista's latest rate hike request. As a consumer of Avista's electricity I am not in favor of this rate hike. As a part owner of a small farm, we owners bear the burden of infrastructure (irrigation, grain bins, etc) improvement. We sell our grain on a (more or less!) open market and hope to recoup the cost over a period of years. Perhaps the owners and investors of the utility monopoly Avista should use this business model? Maybe a little 'skin in the game' would modify those huge bonuses received by Avista's managers!

Thank, Dan E. Griffith.

Nitro-Dur® II
(nitroglycerin)
Transdermal Infusion System

5mg/24hr
(10cm²)
RECEIVED
APR 08 2015
WASH. UT. & TR. COMM
ACTUAL SIZE

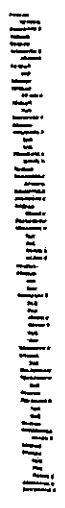
D. E. Smith
34000 Redberg Rd
Valley, Wash
99181

SPOKANE WA 990
02 APR 2015 PM 3 L



State of Wash. Util. T.C.
Box 47250
Olympia, Wash

98504-7250



Catherine Isabel
P.O.Box 18708
Spokane, WA 99228

RECEIVED

MAR 31 2015

Washington Utilities and
Transportation Commission
P.O.Box 47250
Olympia, WA 98504

WASH. UT. & TP. COMM

Attn: Roger Kouchi

March 26, 2015

Dear Commissioners,

the two-page story in the newspaper about another Avista increase is prompting me to write. I am also enclosing copy of a newspaper letter to the editor in last Sunday's paper. There will probably be more the coming weeks.

I do not know who Myra Johnson is. It shows that there are more of us disagreeing with another rate increase. She mentions six electric increases since 2013 vs. the newspaper story of eight increases in eight years. I do not know which are the right figures. It's plenty either way.

That utility companies are monopolies has been a given even though according to federal laws I remember monopolies are illegal. One can only hope that you, the Commissioners, are fair and consider the public as well without approving increase after increase year after year.

Living in a selfish society it's no surprise that gluttony and greed have become part of this selfishness. America presents more and more a class war and total inequality. The superwealthy are not especially smarter than the rest of us, it's rather they know how to beat and manipulate the system; their attorneys find tax loopholes, often participate in outsourcing, paying less to foreign workers, less taxes and therefore fill their pockets more. This way of achieving wealth is no longer a secret. The value system in this country is totally unbalanced. I am not a born American, a citizen yes, and have ways to compare. Number one is money above all else. Capitalism gone haywire!

That's why Mr. Morris has very likely no understanding why so many "normal people" believe that his excessive income is unconscionable considering the many who have little, have to work two/three jobs in order to live and feed a family or even educate their children.

If Avista needs these constant gas and electric rate increases, one can come to the conclusion that the company is not managed right.

Page Two to WA Utilities Commission from Catherine Isabel,
March 26, 2015

In comparison, the cooperatives in rural America refund overpayments and overcharges to their customers if less revenues were needed to manage these companies. I have lived in rural America and know. Often, the bigger a company, banks etc. the more expensive what is sold or higher fees are charged.

The enclosed copy of a private letter to the newspaper also mentions seniors with fixed incomes. I am one of them. The thermostat in my house is set at 58°F. I am cold most of the time and am looking forward to some sunshine. If I were not as healthy as I am, I would have had very likely several colds. I dress warm with several layers!

Be it as it may, I object to another rate increase by Avista. Besides, Washington state is a more expensive state than others I have resided in the past. I have to force myself to move again to find a place which is more reasonable in every way.

Best Wishes,

Catherine Isabel

Enclosure

3/22/15

Avista isn't on Wall Street

I am trying to decide if Avista is a Wall Street bank or a utility. Some of the things like the company pays its executives like they are Wall Street bankers.

Avista is a utility company that has a monopoly, and we can't buy our natural gas or electricity from anyone else. It is supposed to be regulated by the Utilities and Transportation Commission.

But for some unknown reason, this commission has granted Avista six electricity rate hikes since Jan. 1, 2013.

And, according to Google, there is a glut of natural gas right now and the price is below \$3 a unit.

So why do our bills keep going up?

They will have to show down

But where the Utilities and Transportation Commission meets, show up and demand to know how much of our rate increase goes toward executive bonuses. Oh, how I long for the days when we had a locally owned utility company named Washington Water Power that gave us good service at a low cost.

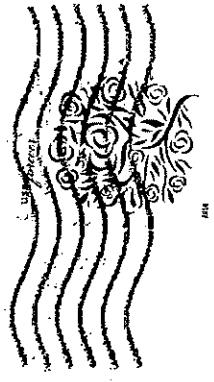
Wood a renewable source

Something was missing from the March 9 article about new U.S. Environmental Protection Agency wood stove rules. Wood is a renewable, home-grown energy source. The fuel for a fire is cut and celled from a few acres of timber. Improving forest health and fire danger while you're at it.

John Barber
EPA Agency

I disagree with that. It's air pollution!

Catherine Isabel
PO Box 18708
Spokane, WA 99228



SPOKANE WA 992
26 MAR 2015 PM 4 L

Washington Utilities and Transportation
Commission
P.O. Box 47233
Olympia, WA 98504

Attn: Roger Kouchi

98504

A. Vista

When does it stop?

You had better come up with
a different plan.

Older people like myself and
many of my friends live on ~~out~~ our
Social Sec. checks each month.

We pay rent, would like to buy
food, and watch a little TV.

But at these rate increases, we
won't even be able to use our wash machines
or oven to cook.

I'm making it on \$1,000 a month
like a lot of seniors do.

The average house hold you think makes
\$140,000 a year, let's really look at your
seniors.

Your rich C.E.O. only make 5.5 million
a year.

How can earth do you make it from
one month to the next? you poor baby.

All of us freezing seniors will
pray for you next winter.

Thelma J. White
81 years old -

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MAR 25 2015

WASH. UT. & TR. COMM

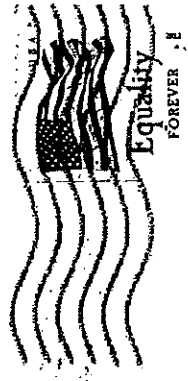
Postage and Fees Paid by addressee

Ms Darlene White
21725 E Wellesley Ave # 36
Ollis Orchards WA 99027



SPOKANE WA 990

23 MAR 2015 PM 4 1

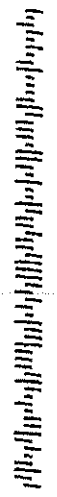


*Washington Utilities Commission
Box 47250*

RECEIVED *Olympia, WA, 98504-7250*

MAR 25 2015

WASH. UT. & TP. COMM



Mary Arlt
103 E. 6th Ave.
Ritzville, WA 99169
March 1, 2015

Washington Utilities and Transportation Commission
PO Box 47250
Olympia, WA 98504

To Whom It May Concern:

Several weeks ago I read in the Spokesman-Review that Avista Utilities was seeking rate hikes for both electric and gas service. I am stunned by their request. They need it for aging infrastructure upgrades. Then a few days later I read in the Spokesman that Avista's earnings are up 73%!!! Then today I read that Scott Morris the chairman earns \$5.5 million in 2014 and four other executives are earning \$1.5 to \$1.8 million!!! What world do we live in? Scott Morris can't do upgrades with a 73% increase in earnings.

I live in Ritzville, not a flush community. The farmers are probably doing okay with all their subsidies and write-offs, but in the community itself, people are struggling. Many are on assistance and supplement basic foods with the weekly trip to the food bank. I, myself, am on a retirement plan with the state that doesn't even give a COLA. Spokane is a community with lots of public assistance programs and lots of children on free and reduced lunch programs. Businesses and churches are having a hard time finding funds for increasing budgets.

Morris and his executives don't need millions to live in Spokane. I truly hope you continue to scrutinize executive pay. To increase the rates and to increase the basic rate fees is so wrong - crossing over to immoral.

Sincerely,

Mary Arlt

Mary Arlt

STATE OF WASH.
UTIL. AND TRANSP.
COMMISSION

2015 MAR -9 AM 8:32

RECEIVED
FINANCIAL MANAGEMENT

Mary Arlt
103 E. 6th Avenue
Ritzville, WA 99169

STOCKANE WA 990

02 MAR 2015 PM 3 L



Washington Utilities and Transportation
Commission
PO Box 47250
Olympia, WA 98504

98504

