

March 1, 2011

Ms. Rosemary Chiavetta  
Commonwealth of Pennsylvania  
Pennsylvania Public Utility Commission  
P.O. Box 3265  
Harrisburg, PA 17105-3265

RECEIVED  
2011 MAR -3 AM 9:42  
PA.P.U.C.  
SECRETARY'S BUREAU

Re: Wanda M. Ramaley, Cowshed Inc.  
Vs.  
Pennsylvania Power Company  
Docket No. C-2010-2152571

Dear Ms. Chiavetta:

I have signed my letter where you requested, and am returning all of the forms back to you to Start processing my case against Pennsylvania Power Co.

As you can see, when the Cowshed got shut down, it put us in a position of losing our other Business, RUNAMUCK , Inc. and our home. We are down to eleven months to come up with At least \$450,000 in order to keep our campground and our home. I have enclosed a copy of Judge Agresti's ruling and payback on our Chapter 13 bankruptcy.

If you check your records, you have let Conneaut Lake Park, Inc. stay open for years, with their Balance to Penn Power being around \$275,000.00. Although they are paying their current bills To you, I do not understand why I am losing my livelihood over a \$3000.00+ bill that could have Been paid in six days, in full. I feel that this is a case of total and complete discrimination re- Garding letting one business stay open, yet have a decision made against me to shut me down Over an extremely small amount, compared to the amount that you have outstanding with C.L.P.

I was a head bookkeeper for Conneaut Lake Park, Inc. back in the mid 1970's, and they always Had money to pay their bills, plus make a nice profit at the end of the year. I know that someone From the PUC listened to the tapes of me dealing with my outstanding bill, and according to the Answer of New Matter from Penn Power lawyers, I wanted to send a check to be held. That is Not only incorrect, it is against the law to post-date a check and have it held.

This answer then later addresses the same issue, only saying that I wanted to have an electronic Withdrawal on the following Monday when my credit card money hit my account. I have bank Statements, my reservation book from 2099, and every file needed to prove that, had I known That I could have stayed open, that bill would have been paid and my life would not be in the Upheaval that it is in now. I can also prove that I ended up in the hospital on August 10<sup>th</sup>, with Kidney failure and my other organs shutting down, and it was all attributed to stress.

The restaurant went into foreclosure by P.N.C. and National City Bank, and the second mortgage Owed to Mr. William Perfett (now to the estate), they are still owed over \$202,000.00 on their Promissory Note that was our second mortgage. Each month, my two mortgage payments totaled \$6,128.00. Unfortunately, I could not get the Penn Power company to move my due date at least One week, so that I would not have to come up with approximately \$10,000 on the same date each Month.

I absolutely will never believe that Penn Power operates the same way with other large accounts In the same way that they handled mine. I would encourage you to have the Penn Power lawyers Agree to a \$599,000 settlement to keep this from not only going to court, but also going public. We absolutely should not have to lose both businesses because Penn Power representatives told Me (and it is definitely on the tape) that I would be shut off either on the 12<sup>th</sup> of August, 2009, or definitely on August 13, 2009. My husband burned up a \$2500.00 generator that we had to Bring over the day of the auction to sell off the interior contents, which was last May, 2010.

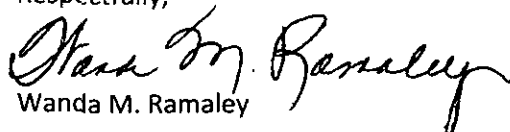
Ms. Chiavetta, I did the best that I could to keep from losing my restaurant, but I do not qualify For any more loans, and had to sign with the I.R.S. that I would close down the restaurant Permanently, and never be allowed to re-open it under my name. It was a landmark destination Restaurant, and I worked seven days a week to try to keep it from going under. I am definitely An example of what the decade of 2000 did to many businesses. I have enclosed a copy of letters Sent to the Meadville Tribune expressing sincere sadness that our area has lost its best restaurant. When I closed, I simply said that I could not make ends meet, which was not a lie. However, I feel That I am definitely a victim of bad government decisions, and greedy utility companies.

If Penn Power will not consider the \$599,000 price, would you ask them to make me an offer. I absolutely do not want to go to court, as I have to find a new job to pay for the bankruptcy Payments. I received a call from a Ms. Vero, who also stated that they did not want to go to Court, as it is too expensive. If some type of settlement could be arranged, we would at least Be able to keep our home and campground, but it has to be done before January 31, 2012. Mr. David Schnepner of Coldwell Banker in Conneaut Lake, Pa. (814-382-5225) had to list the Campground and house for \$599,000. We signed those papers on Monday, February 21, 2011.

In closing, I have included a copy of the second mortgage papers that we owed to the previous Owner of the Cowshed, Inc., Mr. William Perfett. I have not paid them since August 2009. I have also enclosed a copy of our Bankruptcy Case Filing, which was addressed by the Penn Power attorneys. The appraisal of the campground that my husband and his family have owned Since the late 1960's was appraised at \$530,000.00, so we are being forced to sell only because The bank would not issue a loan for the restaurant without my husband's signature.

And last, but not least, is a copy of my stock certificate showing that I owned 100% of the stock Of the Cowshed.

Respectfully,

  
Wanda M. Ramaley

January 26, 2011

Rosemary Chiavetta, Secretary  
Pennsylvania Public Utility Commission  
Commonwealth Keystone Building  
400 North Street, 2<sup>nd</sup> Floor  
Harrisburg, PA 17120

Re: Wanda M. Ramaley vs. Pennsylvania Power Company  
Docket No. C-2010-2152571

Dear Secretary Chiavetta:

On October 29, 2010, I received a call from a Ms. Vero regarding the above matter. She asked what it would "take" to settle this matter without having it go to a court case. Her phone number is 717-236-7816..

I have enclosed a copy of the Answer and New Matter of Penn Power to help save you time in looking This case up. I have also enclosed the following:

The newspaper announcement that we closed our doors as of August 12<sup>th</sup> at the end of the business Evening, which technically made it August 13<sup>th</sup> for the first day to be officially closed for good.

I have enclosed a copy of the gross annual income that can be backed up by our accountant, Joseph Ledford, of Hill, Barth, & King CPAs, Meadville, Pa. 814-336-1512. As you can see, we did average over one million dollars over the first eight years in business. We are in a tourist area, and probably 80% of our business was done on Fridays, Saturdays, and Sundays. With so many people paying with Credit cards, we have to wait to see how much gets deposited into our account after the credit card Company charge-backs. These deposits are grouped together, and deposited into our account every Monday.

I have enclosed a copy of how an electric company can take a \$3240.19 bill that I requested to have Electronically withdrawn from my checking account on August 11, 2009. It took us two days to remove The perishable food from all of our freezers, and I kept going over every morning to remove our personal items during daylight hours. When the power was still on as of August 17<sup>th</sup>, that is when I called the PUC. That is when I called the PUC, and spoke with a woman manager of commercial Accounts at the PUC, (which may have been you), and was assigned Case #2580516. Penn Power was Also given notice by your agency that they could not shut off the Cowshed, Inc. restaurant account Until the PUC had a chance to listen to the tapes from them.

My electric remained on until Monday, November 23, 2009. I keep files on all of my events, and can Verify how many banquets, private parties, wedding receptions, and downstairs restaurant business I lost, mainly because I believed the statement from Penn Power that I would be shut off on 8/12/09.

One thing that I wanted to point out to you is the Penn Power Shut-off notice dated 11/10/09 that The amount was up to \$10,715.19. The amount I owed was for July, 2009, and by 12/29/09, it went Up \$7,475.00 for FIVE MONTHS.

**RECEIVED**

JAN 27 2011

PA PUBLIC UTILITY COMMISSION  
SECRETARY'S BUREAU

I have enclosed a copy of our Chapter 13 Bankruptcy Case Number 10-12193-TPA. Since Penn Power Reps. made me believe that my electric was going to be disconnected on 8/12/09, we lost all ability To have income through the restaurant to pay the restaurant bills. At this point, all of this has now Resulted in my husband losing his business which he owned long before he met me, and we also have To sell our house with the campground before January 31, 2012. The reason my husband and I are Going to lose our house and campground is because we could not afford to take the needed money Out of the campground account at that particular time. Our campground also pays in excess of \$25,000 Per year to Penn Power, so between the two businesses that we owned, Penn Power had two fairly Good accounts.

We have had three auctions, and the fourth auction is to sell the property of 2.6 acres, ordered by National City Bank (now PNC). The building has developed severe structural problems, and the last Appraiser who came up to Conneaut Lake to look at the empty restaurant told me that at this point, He had to give the building a zero value.

My main reason for writing to you is this: I was told by someone at the PUC (a woman), that after Listening to the tapes, she felt that I have a good case against Penn Power. In the answer of First New Matter by Attorney Totino, I cannot represent myself in this since I am not an attorney. Recently, I received a letter back to them from the PUC that clients are allowed to represent themselves in Cases like this.

I feel that I need to get an attorney who is an expertise in these types of cases, as between losing The restaurant, the campground, our house, and what we have to pay back in the Chap. 13 case, We are looking at an excess of over 2 million dollars—all over Penn Power waiting for six days, which Turned out to be close to 90 days before they disconnected us. There are no winners in this mess.

If you are permitted by law to refer me to the type of attorney I need at this point, I would certainly Appreciate it. Between the recessions, the Sept. 11<sup>th</sup> issue, the non-smoking issue now in effect, I Admit that I was struggling to stay in business. I had too many signed contracts through the end of 2009 which I felt then that I should honor, and then close down. I had a man by the name of John Holloway who was going to buy half of my business for \$500,000, as he stood to gain millions from Property in the Altoona area where the Marcellus Shale drilling was going to take place. He loved our Restaurant, and we averaged 4000 dinners each month just in the restaurant. Between the recession Causing many people to either lose their jobs, and the non-smoking issue, I took a big financial hit that Put me into a position I have never had to deal with before. To make matters worse, the Marcellus Drilling has not paid Mr. Holloway a dime, after them telling him for over a year that his money would Start coming "in the next two weeks". Since he sells real estate, his business is also in trouble.

*If there is any way that you could advise me in any way, my cell phone number is 814-724-9589. I Sincerely need all the help I can get right now. My husband should not have to lose his business just Because he was forced to sign the note for me to buy the largest restaurant in Crawford County.*

I can provide you with as much paperwork as you may need to see to verify what I am telling you On this. My restaurant was a landmark destination restaurant, as we are in a tourism community That has Pennsylvania's largest natural lake, Conneaut Lake. Five miles away is Pymatuning Lake, Which is Pennsylvania's largest man-made lake, and they draw over three million people each Year.

Please, please help me if you can.


Respectfully,

  
Wanda M. Ramaley

Wanda M. Ramaley

**Runamuck R.V. Supply**  
8896 US - HWY 6 - Conneaut Lake, PA 16316

Route 6 West  
3 miles west  
of Conneaut Lake Town  
Phone: (814) 382-8185  
Fax: (814) 382-9677  
OPEN 7 DAYS  
April - October  
Call for Winter Hours



**Owners: Bob, Wanda & Bobby Ramaley**

Bankruptcy Case Number 10-12193-TPA

Debtor#1: ROBERT A. RAMALEY

Last Four (4) Digits of SSN: XXX-XX-6637

Debtor#2: WANDA M. RAMALEY

Last Four (4) Digits of SSN: XXX-XX-7850

Check if applicable:  Amended Plan  Plan to be completed within the next 12 months \_\_\_\_\_

**CHAPTER 13 PLAN DATED JANUARY 18, 2011  
COMBINED WITH CLAIMS BY DEBTOR PURSUANT TO RULE 3004**

**PLAN FUNDING**

Total amount of \$3,704:00 per month for a plan term of 60 months shall be paid to the Trustee from future earnings as follows:

Payments:	By Income Attachment	Directly by Debtor	By Automated Bank Transfer
D#1	\$ _____	\$1,852.00	\$ _____
D#2	\$ _____	\$1,852.00	\$ _____

(Income attachments must be used by Debtors having attachable income) (SSA direct deposit recipients only)

Estimated amount of additional plan funds from sale proceeds, etc.: \$400,000.00

The Trustee shall calculate the actual total payments estimated throughout the plan.

The responsibility for ensuring that there are sufficient funds to effectuate the goals of the Chapter 13 plan rests with the Debtor.

PLAN PAYMENTS TO BEGIN: no later than one month following the filing of the bankruptcy petition.

FOR AMENDED PLANS: N/A

The Debtor agrees to dedicate to the plan the estimated amount of sale proceeds: \$400,000.00 from the sale of this property (describe) campground (Camp Runamuck). All sales shall be completed by January 31, 2012. Lump sum payments shall be received by the Trustee as follows: promptly upon sale.

Other payments from any source (describe specifically) N/A.

**The sequence of plan payments shall be determined by the Trustee, using the following as a general guide:**

- Level One: Unpaid filing fees.
- Level Two: Secured claims and lease payments entitled to Section 1326 pre-confirmation adequate protection payments.
- Level Three: Monthly ongoing mortgage payments, ongoing vehicle and lease payments, installments on professional fees.
- Level Four: Priority Domestic Support Obligations
- Level Five: Post-petition utility claims.
- Level Six: Mortgage arrears, secured taxes, rental arrears, vehicle payment arrears.
- Level Seven: All remaining secured, priority and specially classified claims, miscellaneous secured arrears.
- Level Eight: Allowed general unsecured claims.
- Level Nine: Untimely filed unsecured claims for which the Debtor has not lodged an objection.

**1. UNPAID FILING FEES** \_\_\_\_\_

Filing fees: the balance of \$ \_\_\_\_\_ shall be fully paid by the Trustee to the Clerk of Bankruptcy Court from the first available funds.

\*Local Bankruptcy Form No. 10  
(Revised March 18, 2008)

**BEFORE THE  
PENNSYLVANIA PUBLIC UTILITY COMMISSION**

**WANDA M. RAMALEY**

v.

**PENNSYLVANIA POWER COMPANY**

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**Docket No. C-2010-2152571**

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**NOTICE OF WITHDRAWAL OF APPEARANCE AND  
ENTRY OF APPEARANCE**


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Pursuant to 52 Pa. Code § 1.24(b)(2)-(3), please withdraw the appearance of Matthew A. Totino on behalf of Pennsylvania Power Company ("Penn Power"), in the above-captioned matter. Please enter the appearance of Alan Michael Seltzer and Jeffrey A. Franklin in the above-captioned matter. Please forward all documents in this case to the names and addresses of counsel for Penn Power as follows:

John F. Povilaitis, Esquire  
Alan Michael Seltzer, Esquire  
Jeffrey A. Franklin, Esquire  
RYAN, RUSSELL, OGDEN & SELTZER P.C.  
800 North Third Street, Suite 101  
Harrisburg, PA 17102-2025  
Telephone: (717) 236-7714  
Facsimile: (717) 236-7816  
Email: [JPovilaitis@RyanRussell.com](mailto:JPovilaitis@RyanRussell.com)  
[ASeltzer@RyanRussell.com](mailto:ASeltzer@RyanRussell.com)  
[JFranklin@RyanRussell.com](mailto:JFranklin@RyanRussell.com)

Dated: August 19, 2010

Respectfully submitted,

  
\_\_\_\_\_  
John F. Povilaitis, Esquire (Pa. I.D. No. 28944)  
Alan Michael Seltzer, Esquire (Pa. I.D. No. 27890)  
Jeffrey A. Franklin, Esquire (Pa. I.D. No. 59560)  
RYAN, RUSSELL, OGDEN & SELTZER P.C.  
800 North Third Street, Suite 101  
Harrisburg, PA 17102-2025  
Telephone: (717) 236-7714  
Facsimile: (717) 236-7816

Counsel for Pennsylvania Power Company

BEFORE THE  
PENNSYLVANIA PUBLIC UTILITY COMMISSION

WANDA M. RAMALEY

v.

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Docket No. C-2010-2152571  
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PENNSYLVANIA POWER COMPANY  
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CERTIFICATE OF SERVICE


I hereby certify that I have this day served a true copy of the documents on behalf of Pennsylvania Power Company upon the individuals listed below, in accordance with the requirements of 52 Pa. Code § 1.54 (relating to service by a participant).

Service by First Class Mail, postage prepaid, addressed as follows:

Wanda M. Ramaley  
11417 State Highway 18  
P.O. Box 377  
Conneaut Lake, Pennsylvania 16316

Bradley A. Bingaman, Esquire  
Pennsylvania Power Company  
2800 Pottsville Pike  
P.O. Box 16001  
Reading, Pennsylvania 19612-6001

Dated: August 20, 2010

  
\_\_\_\_\_  
John F. Povilaitis  
RYAN, RUSSELL, OGDEN & SELTZER P.C.  
800 North Third Street, Suite 101  
Harrisburg, Pennsylvania 17102-2025  
(717) 236-7714

Attorneys for  
Pennsylvania Power Company

# The Meadville Tribune

www.meadvilletribune.com

FRIDAY, AUGUST 14, 2009

## Lake institution to be auctioned Stable Pit & Pub owner says weak economy the cause

By Ryan Smith  
MEADVILLE TRIBUNE

SADSBURY TOWNSHIP—The Stable Pit & Pub — a long-popular, large-scale restaurant and banquet facility on Conneaut Lake's east side — closed its doors Thursday and will eventually be sold at auction.

"It's the economy. The cost of doing business is just overwhelming compared to the income," said owner Wanda Ramaley. "I can't do it."

The Stable Pit & Pub, located at 11417 State Highway 18, has been a key area dinner destination since it originally opened its doors more than 40 years ago. Ramaley purchased the roughly 5-acre property in October 2000.



Wanda Ramaley said the cost of doing business is too overwhelming.

Ramaley said business has been better this year than the past two years when Conneaut Lake Park was closed, but the recession has kept things from improving enough to keep the restaurant afloat in the face of escalating costs.

Ramaley cited the cost of maintaining the roughly 45-year-old facility — which was formerly a barn — and insurance as particular burdens.

"My whole liability insurance (cost) was like \$40,000 a year," she said. "That's a lot of steak dinners, and that's just one aspect" of running the business.

As she struggled to keep the business afloat, Ramaley fell behind on liquor sales

SEE PIT & PUB, PAGE A7



Meadville Tribune file photo

The Stable Pit & Pub has been a key area dinner destination since it originally opened its doors more than 40 years ago. Owner Wanda Ramaley said the recession has kept things from improving enough to keep the restaurant afloat in the face of escalating costs.

### Pit & Pub

CONTINUED FROM PAGE A1

taxes and last month she put the restaurant's liquor license into escrow.

She also started a flea market on the property and was a

prime organizer of a bus service that carries customers to and from lake-area businesses. Ultimately, however, the efforts to boost business were not enough.

An auction is being planned at the site for sometime soon after the Labor Day holiday,

but a date for it has not yet been formally set. "I'm just hoping somebody loves the Pit & Pub enough that they'll come and buy it and run it as a restaurant," Ramaley said.

Ramaley first announced she was considering selling the establishment earlier this

year. At that time, she said such a large operation would, in her opinion, be best run by a corporation or business group rather than an individual.

Ryan Smith can be reached at 724-6370 or by e-mail at rsmith@meadvilletribune.com.

**YEAR:            ANNUAL INCOME:**

2000	169,647.71	( from Oct. 13 thru 12/31/00)
2001	1,018,161.84	
2002	955,670.31	(down \$62,491.53 due to Sept. 11 <sup>th</sup> )
2003	966,277.74	
2004	1,014,171.45	
2005	1,060,428.72	
2006	1,166,629.06	
2007	1,132,023.83	
2008	861,600.84	(270,422.99) due to non-smoking law



BEFORE THE  
PENNSYLVANIA PUBLIC UTILITY COMMISSION

WANDA M. RAMALEY  
Complainant

v.

PENNSYLVANIA POWER COMPANY  
Respondent

Case No. C-2010-2152571

VERIFICATION

I, Pamela T. Jordan, hereby state that the facts set forth above are true and correct to the best of my knowledge, information and belief and that I expect Pennsylvania Power Company to be able to prove the same at a hearing held in this matter. I understand that the statements herein are made subject to the penalties of 18 Pa. C.S. §4904.

2/2/10  
Date

Pamela T. Jordan

28. On or about August 17, 2009, the Complainant contacted Penn Power via telephone, inquiring as to the status of Cowshed, Inc.'s electric service account with Penn Power. Complainant was advised that service was still up for disconnection for \$3,091.15. On this call, the Company representative explained that in accordance with the Service Termination Notice, service could be turned off any time after 8:00 a.m. on August 10<sup>th</sup> and that without payment of the amount due, service could not be guaranteed beyond the proposed disconnect date and time.

29. Complainant did not make any payment on August 17<sup>th</sup>.

30. If Complainant made payment on August 17<sup>th</sup>, payment would have posted on August 18<sup>th</sup>, as originally proposed by Complainant.

WHEREFORE, Pennsylvania Power Company hereby requests that the Complaint of Wanda M. Ramaley be dismissed with prejudice.

Respectfully submitted,



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Matthew A. Totino  
John F. Povilaitis  
RYAN, RUSSELL, OGDEN & SELTZER P.C.  
800 North Third Street, Suite 101  
Harrisburg, Pennsylvania 17102-2025  
(717) 236-7714

Attorneys for Pennsylvania Power Company

Dated: February 4, 2010

restaurant or for any other reason, the Commission does not have jurisdiction over such a claim.

#### NEW MATTER REGARDING SERVICE

23. Paragraphs 1 – 22 of this Answer and New Matter are incorporated by reference as if set forth fully herein.

24. Cowshed, Inc. was a commercial customer of Penn Power at the Service Location at Account Number 110005052771 until September 18, 2009, when electric service was disconnected for non-payment.

25. On or about July 30, 2009, Penn Power issued a Service Termination Notice to Cowshed, Inc., indicating that payment was 62 days over due in the amount of \$3,091.05. The Notice indicated further that service could be disconnected on or after 8:00 a.m. August 10, 2009 for failure to pay the amount due.

26. Complainant first contacted Penn Power about the Service Termination Notice, on August 11, 2010, the day after the disconnect date. Complainant contacted Penn Power via telephone wanting to pay with a post-dated check, to be dated August 18<sup>th</sup>. The Company representative advised that electric service could not be guaranteed on or after August 11<sup>th</sup> and that any check received would be processed the next banking day. The Complainant indicated that she was satisfied with the call.

27. On or about August 12, 2009, Complainant contacted Penn Power via telephone, inquiring as to the minimum amount due to stop the possible disconnection. The Company representative advised that in accordance with the Service Termination Notice, the minimum amount due was \$3,091.05. The Company representative further advised that electric service could not be guaranteed without payment. The Complainant indicated that she was satisfied with the call.

16. Consequently, a corporation that files a Formal Complaint with the Commission must obtain counsel to proceed with all other aspects of the proceeding including, without limitation, discovery, testimony preparation, attendance at the hearing, examination of witnesses and briefing.

17. Therefore, because the customer of record that is the subject of this Complaint is a corporation and because Complainant is not a licensed attorney, Cowshed, Inc. must obtain legal representation in this matter prior to proceeding further with its Formal Complaint.

18. Ms. Ramaley should be directed to certify to the Commission and Penn Power within ten (10) days of receiving this Answer and New Matter the name and contact information of Cowshed, Inc.'s legal representative. If Ms. Ramaley fails to do so, the Formal Complaint should be dismissed with prejudice.

#### SECOND NEW MATTER REGARDING JURISDICTION

19. Paragraphs 1 - 13 of this Answer and New Matter are incorporated by reference as if set forth fully herein.

20. In the Formal Complaint, Ms. Ramaley on behalf of Cowshed, Inc. references lost revenues due to the closure of her restaurant in August 2009.

21. It is well-established under Pennsylvania law that the enforcement powers of the Commission do not include the power to award money damages. Elkin v. Bell, 491 Pa. 123, 420 A.2d 371 (1980); Feingold v. Bell of Pennsylvania, 477 Pa. 1, 383 A.2d 791 (1978).

22. Therefore, to the extent that Complainant is requesting any monetary relief in the form of compensation for lost revenues from the closure of the

7. Admitted. It is admitted that Complainant has contacted Penn Power.

8. Not applicable.

9. Not applicable.

10. Not applicable.

#### FIRST NEW MATTER REGARDING JURISDICTION

11. Paragraphs 1-10 of this Answer and New Matter are hereby incorporated by reference as if set forth fully herein.

12. Wanda M. Ramaley, the apparent President of Cowshed, Inc., filed a Formal Complaint against Penn Power at the above docket on behalf of Cowshed, Inc., which is the customer of record for the account in dispute.

13. Nowhere in the Formal Complaint does Ms. Ramaley indicate that she is licensed as an attorney in Pennsylvania.

14. Representation before the Commission is governed by the Commission's regulations at 52 Pa. Code §§ 1.21-1.23. These regulations provide that "[i]n adversarial proceedings partnerships, corporations, trusts, associations, agencies, political subdivisions and government entities shall be represented only by... an attorney." 52 Pa. Code § 1.21

15. In Tyler Run, LLC v. Met-Ed, Docket No. C-20043888 (January 5, 2005) ("Tyler Run"), the Chief Administrative Law Judge clarified that a non-attorney owner/operator of a limited liability corporation may file a formal complaint pleading, *without an attorney*, but thereafter must be represented by counsel.

25. I have suffered an emotional breakdown from all of combination of employees, customers, bills that I cannot pay, a bank foreclosure scheduled for next Wednesday, and the uncertainty of where we will live in the future.

Denied. Penn Power lacks firsthand knowledge or information sufficient to form a belief as to the truth of above averments, and requests proof thereof, if relevant, at hearing.

26. The \$3,240.19 certainly did not put any Penn Power workers out of jobs, and the bills would have certainly been paid.

Denied. Penn Power is without firsthand knowledge or information sufficient to form a belief as to the truth of the above averment, and request proof thereof, if relevant, at hearing.

27. We have struggled so hard since 9/11/01 to keep our floors open, are in debt up to our eyebrows, and are pushing 60 years old. Playing head games with customers like Penn Power did should not be tolerated by the PUC or any government entity.

Denied. Penn Power is without firsthand knowledge or information sufficient to form a belief as to the truth of the above averments, and request proof thereof, if relevant, at hearing. In any event, Penn Power specifically denies that it plays "head games" with customers.

5. This paragraph contains a prayer for relief to which no response is required.

6. Denied. After reasonable investigation, Penn Power is without information or knowledge sufficient to form a belief regarding whether or not a Protection from Abuse order has been granted in favor of this Complainant and demands proof thereof, if relevant, at hearing.

21. I gave up talking to Penn Power when they told me that just because they said that I would get disconnected on the 12<sup>th</sup> or 13<sup>th</sup>, that really didn't mean it would.

Denied. Penn Power lacks firsthand knowledge or information sufficient to form a belief as to the truth of above averment, and requests proof thereof, if relevant, at hearing. By way of further answer, Penn Power advised Ms. Ramaley that the service termination notice stated service could be disconnected any time after 8:00 a.m. on August 10, 2009.

22. They felt that I should have just kept open until the day that I unlocked the door and found out that I did not have any power. Sorry, but a 900-seat restaurant cannot operate that way.

The above averments are not averments of fact to which a response is required.

23. I feel that the power companies intimidate their customers, and I believed them when they said that I would be shut off in August.

The above averments are not averments of fact to which a response is required. In any event, Penn Power specifically denies that it intimidates its customers.

24. I did not have a choice but to put it in the newspaper as soon as I could because of the events that people would have to scramble fast to relocate to another restaurant.

Denied. Penn Power lacks firsthand knowledge or information sufficient to form a belief as to the truth of above averment, and requests proof thereof, if relevant, at hearing.

16. **The whole community is very upset that I am closed, as it was the place to get great food and have plenty of room for different sizes of parties. I have employees that can only hope that they will get hired back-if it sells next week, and is kept a restaurant.**

Denied. Penn Power is without firsthand knowledge or information sufficient to form a belief as to the truth of the above averments, and requests proof thereof, if relevant, at hearing.

17. **As you can see, we needed two days to keep the freezers and coolers on until we could find room for approximately \$20,000 of perishable food. My husband was a lineman in the service, and on Aug. 14<sup>th</sup>, he turned off the main breaker to stop all draw to the restaurant.**

Denied. Penn Power is without firsthand knowledge or information sufficient to form a belief as to the truth of above averments and requests proof thereof, if relevant, at hearing.

18. **As you can see, the bill that the electric company wanted paid by Dec. 29, 2009 was \$10,715.19.**

Admitted.

19. **As I stated, we absolutely did not use the restaurant after August 13<sup>th</sup>, once we found space to keep our inventory.**

Denied. Penn Power is without firsthand knowledge or information sufficient to form a belief as to the truth of the above averment, and requests proof thereof, if relevant, at hearing.

20. **If there is any recourse that I can have on this by filing a formal complaint, I would appreciate hearing it.**

The above averment is not an averment of fact to which a response is required.

12. I feel that I lost approximately \$250,000 in receipts between the downstairs restaurant business, the banquet facility upstairs wedding receptions and banquets.

The above averment is not an averment of fact to which a response is required.

13. This would be a lot easier to understand had I told them I did not know when I could pay the first payment, but I spelled everything out perfectly to Penn Power at the beginning.

Denied. To the extent that the above statement contains averments that are not factual in nature, no response is required. In any event, Penn Power is without firsthand knowledge or information sufficient to form a belief as to what Ms. Ramaley means that she "spelled everything out perfectly" and requests proof thereof, if relevant, at hearing.

14. I feel that the only recourse I have at this time is a lawsuit against Penn Power for loss of income and financial distress.

The above averment is not an averment of fact to which a response is required.

15. I will never say that I was able to pay my electric bills on time, but I never got disconnected and got them paid, along with astronomical late fees.

Admitted in part. Denied in part. Penn Power admits that Cowshed, Inc.'s payment history since 2008 reveals a pattern of late paid bills. However, Penn Power denies that the late fees charged were "astronomical," but rather, were charged in accordance with Pennsylvania law. Penn Power adds that electric service to the Service Location was, in fact, disconnected in November 2009 for non-payment of bills.

Ramaley's eligibility for loans and regarding what Ms. Ramaley knew about her anticipated business between August 16<sup>th</sup> and Labor Day Weekend, and requests proof thereof, if relevant, at hearing.

8. You can listen to the tapes.

The above averment is not an averment of fact to which a response is required.

9. By closing my restaurant, I have put 45 people out of work, am in the process of being foreclosed on next week, and am in great danger of losing my home and vehicle because Penn Power refused to wait five days.

Denied. Penn Power is without firsthand knowledge or information sufficient to form a belief as to the truth of above averments and requests proof thereof, if relevant, at hearing. In any event, Penn Power denies that it in any way caused the restaurant to close or that it has caused any of the Mr. Ramaley's alleged personal financial problems identified above.

10. When I spoke to the lady from the PUC commercial department on Monday, Aug. 17<sup>th</sup>, she was extremely upset that the refusal to wait five days made me shut down my entire operation.

Denied. Penn Power is without firsthand knowledge or information sufficient to form a belief as to the truth of the above allegation, and requests proof thereof, if relevant, at hearing.

11. My electric was never shut off until Monday, November 30, 2009.

Denied. Penn Power disconnected electric service to the Service Location on November 23, 2009.

4. **I was willing to give them the bank info. if they would just hold off till[sic] the 18<sup>th</sup>. Since I had just sent out my bills on the 11<sup>th</sup>, I knew that the \$3,240.19 would not clear until the 18<sup>th</sup>.**

Denied. Penn Power is without firsthand knowledge or information, sufficient to form a belief as to what Mr. Ramaley knew regarding payment clearance and what she was willing to do regarding the bank information, and requests proof thereof, if relevant, at hearing.

5. **Penn Power was so adamant that they were going to shut me off on the 12<sup>th</sup>, that my only recourse at that point was to close down the facility for good.**

Denied. To the extent that the above statement contains averments that are not factual in nature, no response is required. In any event, Penn Power denies that it was "adamant" that service to Cowshed, Inc. was going to be disconnected on August 12<sup>th</sup>. Rather, the Service Termination Notice indicated that service could be disconnected on or after August 10<sup>th</sup>, and Penn Power communicated that without payment of the amount listed on the service termination notice, the Company could not guarantee electric service following the proposed disconnect date.

6. **I have borrowed so much money, that my credit rating is 426.**

Denied. Penn Power is without firsthand knowledge or information sufficient to form a belief as to the truth of above averment, and requests proof thereof, if relevant, at hearing.

7. **I don't qualify for any loans, but I knew that between the 16<sup>th</sup> of August and Labor Day Weekend, I would be able to get completely caught up.**

Denied. Penn Power is without firsthand knowledge or information sufficient to form a belief as to the truth of above averments regarding Ms.

4(B). For purposes of this Answer, the relevant substantive sentences of the letter dated January 12, 2010 attached to the Complaint have been restated and answered as they appear as follows:

1. **All that I asked for from Penn Power was to get me through 5 days to pay on the past due balance.**

Denied. Complainant initially contacted Penn Power on August 11, 2009 about a Service Termination Notice issued to Cowshed, Inc. for non-payment of bills on or about July 30, 2009, and requested to pay via a post-dated check to be dated August 18, 2009, which was seven days later.

2. **The man that answered the phone on 8/11/09 told me that his supervisor told him that if I could not cover the \$3,240.19 on the 11<sup>th</sup>, I would definitely be shut off on the 12<sup>th</sup>.**

Denied. Penn Power denies that Complainant was told service would "definitely be shut off" on August 12<sup>th</sup> if payment was not received on the August 11<sup>th</sup>. Rather, Complainant was told that Penn Power could not guarantee service on the following day (August 12<sup>th</sup>).

3. **I knew that with the business and banquets that I had coming up the weekend of the 16<sup>th</sup>, I could cover it and have it electronically paid on the 18<sup>th</sup>.**

Denied. Penn Power is without firsthand knowledge or information sufficient to form a belief as to the truth of above averment regarding what Ms. Ramaley knew regarding the expected business on the weekend of August 16<sup>th</sup> and regarding her ability to make an electronic payment, and requests proof thereof, if relevant, at hearing.

**BEFORE THE  
PENNSYLVANIA PUBLIC UTILITY COMMISSION**

WANDA M. RAMALEY

v.

PENNSYLVANIA POWER COMPANY

Docket No. C-2010-2152571

**ANSWER AND NEW MATTER OF PENNSYLVANIA POWER COMPANY  
TO THE COMPLAINT OF WANDA M. RAMALEY**

TO THE PENNSYLVANIA PUBLIC UTILITY COMMISSION:

AND NOW, Pennsylvania Power Company ("Penn Power" or the "Company"), by and through its counsel, Matthew A. Totino, John F. Povilaitis and Ryan, Russell, Ogden & Seltzer P.C., answers the above Complaint pursuant to Section 5.61 of this Commission's regulations, 52 Pa. Code § 5.61, as follows:

1. Admitted in part. Denied in part. It is admitted that Penn Power previously provided retail electric service to Cowshed, Inc. at 11417 Street Route 18, Restaurant, Conneaut Lake, Pennsylvania, 16316 at Account Number 110005052771 ("Service Location"). The customer name on the account is Cowshed, Inc., not Wanda M. Ramaley ("Ms. Ramaley").

2. Admitted. It is admitted that the Complaint concerns Penn Power.

3. Admitted. It is admitted that Penn Power provides retail electric service to the Service Location.

4(A). Penn Power is without firsthand knowledge or information sufficient to form a belief as to the nature of the Complaint identified as "Other" in paragraph 4(A) of the Formal Complaint Form and requests proof thereof, if relevant, at hearing.

BEFORE THE  
PENNSYLVANIA PUBLIC UTILITY COMMISSION

WANDA M. RAMALEY

v.

:  
:  
Docket No. C-2010-2152571  
:  
:

PENNSYLVANIA POWER COMPANY

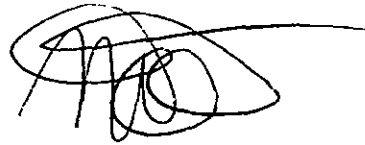
CERTIFICATE OF SERVICE

I hereby certify that I have this day served a true copy of the Answer and New Matter of Pennsylvania Power Company upon the individuals listed below, in accordance with the requirements of 52 Pa. Code § 1.54 (relating to service by a participant).

Service by First Class Mail, postage prepaid, addressed as follows:

Wanda M. Ramaley  
11417 State Highway 8  
P.O. Box 377  
Conneaut Lake, Pennsylvania 16316

Dated: February 4, 2010



---

Matthew A. Totino  
John F. Povilaitis  
RYAN, RUSSELL, OGDEN & SELTZER P.C.  
800 North Third Street, Suite 101  
Harrisburg, Pennsylvania 17102-2025  
(717) 236-7714

Attorneys for  
Pennsylvania Power Company

RYAN, RUSSELL, OGDEN & SELTZER  
A PROFESSIONAL CORPORATION

SUITE 101  
800 NORTH THIRD STREET  
HARRISBURG, PENNSYLVANIA 17102-2025

TELEPHONE: 717-236-7714  
FACSIMILE: 717-236-7816  
WWW.RYANRUSSELL.COM

February 4, 2010

WYOMISSING OFFICE  
SUITE 210  
1150 BERKSHIRE BOULEVARD  
WYOMISSING, PENNSYLVANIA  
19610-1208  
TELEPHONE: 610-372-4761  
FACSIMILE: 610-372-4177

VIA E-FILING

James J. McNulty, Secretary  
Pennsylvania Public Utility Commission  
Commonwealth Keystone Building  
400 North Street, 2<sup>nd</sup> Floor  
Harrisburg, PA 17120

Re: Wanda M. Ramaley

v.

Pennsylvania Power Company, Docket No. C-2010-2152571

Dear Secretary McNulty:

Attached is the Answer and New Matter of Pennsylvania Power Company to the Complaint of Wanda M. Ramaley in the above-captioned proceeding. Copies have been served in accordance with the attached Certificate of Service.

Very truly yours,



Matthew A. Totino

Enclosures  
MAT:ck

c: Certificate of Service

# Cowshed, Inc.

"Home of the Stable Pit & Pub"

11417 State Highway 18  
Post Office Box 377  
Conneaut Lake, Pa 16316

Phone: 814-382-8777

Fax: 814-382-4875

February 23, 2010

James J. McNulty, Secretary  
Pennsylvania Public Utility Commission  
Commonwealth Keystone Building  
400 North St., 2<sup>nd</sup> Floor  
Harrisburg, PA 17120

Dear Mr. McNulty:

I am writing in response to Pennsylvania Power Co.  
Docket No. C-2010-2152571 from Mr. Totino of Ryan,  
Russell, Ogden & Seltzer.

I have retained Attorney Chris Ferry of Watts &  
Pepicelli of 916 Diamond Park, Meadville, PA 16335.  
I have Attorney Ferry trying to take care of 4 matters  
at the same time, as I had to close down when I was  
advised that my electric would be turned off on Aug.  
13<sup>th</sup>. First and foremost, Attorney Ferry is trying to  
determine what my best option is for all of my unpaid  
bills that I was left with when I closed.

I am just sending this letter to verify with you that I have obtained an attorney to handle this case from the middle of February, once I had an appointment to give him the response letter that I received from


Mr. Totino. Until reading this letter, I did not understand that I had to obtain legal counsel. The business department manager of the PUC referred me to file a complaint, which I did myself.

In his response to NEW MATTER REGARDING SERVICE, SECTION 24: He claims that the electric was shut off on September 18, 2009. In his same letter, he states that the service was actually disconnected on Nov. 23, 2009.

My attorney will be addressing all of the issues that Mr. Totino claims, but the tapes will prove that I was told I would be shut off on August 13<sup>th</sup>. I can prove every fact that I stated is true, and am asking for your patience for my attorney to respond to the request to drop my claim against Penn Power.

I have asked my attorney to file for a trial by jury  
on this matter.

Respectfully,

  
Wanda M. Ramaley, President

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ROBERT A. RAMALEY and : Case No. 10-12193 TPA  
WANDA M. RAMALEY : Chapter 13  
*Debtors* :

ROBERT A. RAMALEY and : Related to Document No. 8  
WANDA M. RAMALEY :  
*Movants* :

v. :

NO RESPONDENT :

**ORDER EMPLOYING PROFESSIONAL FOR DEBTOR**

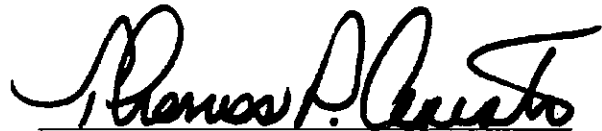
*AND NOW*, this 5<sup>th</sup> day of *January, 2011*, upon consideration of the *Application for Authorization to Employ Appraiser*, it is **ORDERED, ADJUDGED and DECREED** as follows:

1. *Assessment Evaluation, Inc., 800 State Street, Suite 400, Erie, PA 16501* is hereby appointed as *Appraiser* for Debtor in this bankruptcy proceeding for the reasons set forth in the Application.

2. Professional persons or entities performing services in the above case are advised that approval of fees for professional services will be based not only on the amount involved and the results accomplished, but other factors as well including: the time and labor reasonably required by the applicant to perform, the novelty and difficulty of the issues presented, the skill requisite to perform the service properly, the preclusion of other employment due to acceptance of this case, the customary fee for similar services, the time limitations imposed by the client or the circumstances encountered while performing the services, the experience, reputation and ability of the professional(s) involved, the undesirability of the case, the nature and length of the professional relationship with the client, and, awards in similar cases.

3. Approval of any application for appointment of a professional in which certain fees are requested for various identified professionals is not an agreement by the Court to allow such fees at the requested hourly rates, and is not a preapproval of compensation pursuant to *11 U.S.C. §328(a)*. Final compensation, awarded only after notice and hearing, may be more or less than the requested hourly rates based on application of the above-mentioned factors in granting approval by Court Order.

4. *Applicant shall serve the within Order on all interested parties and file a certificate of service.*



Thomas P. Agresti, Chief Judge  
United States Bankruptcy Court **pab**

United States Bankruptcy Court  
WESTERN DISTRICT OF PENNSYLVANIA

**Notice of Bankruptcy Case Filing**

A bankruptcy case concerning the debtor(s) listed below was filed under Chapter 13 of the United States Bankruptcy Code, entered on 12/02/2010 at 4:22 PM and filed on 12/02/2010.

**Robert A. Ramaley**  
8928 US Highway 6  
Conneaut Lake, PA 16316  
SSN / ITIN: xxx-xx-6637

**Wanda M. Ramaley**  
8928 US Highway 6  
Conneaut Lake, PA 16316  
SSN / ITIN: xxx-xx-7850

The case was filed by the debtor's attorney:

**Gary V. Skiba**  
345 West 6th St.  
Erie, PA 16507  
814-454-6345

The case was assigned case number 10-12193.

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

If you would like to view the bankruptcy petition and other documents filed by the debtor, they are available at our *Internet* home page <https://ecf.pawb.uscourts.gov> or at the Clerk's Office, U.S. Bankruptcy Court, U.S. Courthouse, Room B160, 17 South Park Row, Erie, PA 16501.

You may be a creditor of the debtor. If so, you will receive an additional notice from the court setting forth important deadlines.

**John J. Horner**  
Clerk, U.S. Bankruptcy  
Court



PACER Service Center

Bob, Wanda and Bobby Ramaley

# Stable Pit & Pub Complex



www.stablepitandpub.com

11417 State Highway 18  
P.O. Box 377  
Conneaut Lake, PA 16316

Phone: 814-382-8777  
Fax: 814-382-4875  
Cell: 814-724-9589

A4 The Me  
Thursday, August 20, 2009

## Stable Pit and Pub: Sad times, happy memories

### Conneaut Lake institution closing its doors

Conneaut Lake's Stable Pit and Pub restaurant is yet another victim of the current state of our economic times and a shameless government.

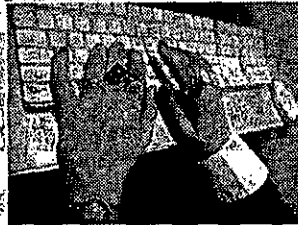
As a small business owner, I am more than aware of the insurance costs, interest rates, rising cost of supplies and the high cost of employees. In the meantime, the real victims are the people who work so hard toward an unattainable dream.

The banks, insurance companies and other conglomerates are successful because they feed from the fruits of our labors. Our government feeds from our pockets directly.

Beware, the day will come soon when they have gobbled us all. What will they do then? I personally don't give a \*\*\*\* anymore!

As a former employee of the Pit and Pub I am saying this from all of the employees... it was a wonderful place to work and although at times it was difficult and some things could be changed, it will be

### DOT COMMENTS



Published every Thursday  
Dot Comments offers reader comments submitted to specific stories at the Tribune's free Web site, meadvill@tribune.com.  
An "add a comment" feature is at the end of each story.

check-points WAY UP! I wonder how anyone will survive. Maybe they will use the Pit's parking lot for check points over the Labor Day weekend. This used to be a resort community. Now, most people only talk about how many police there are around here.

Sad, but if Wanda couldn't make it go, I don't know who can. We sure wouldn't want a big corporate outsider to take it over and run it like a chain. Needs to be someone local who cares about folks.

missed! Wanda (Ramaley, owner), good luck with whatever you do! We love all of the Stable Pit and Pub family.

Liquor sales down, DUI

Principal = 353605.37  
 Interest rate = 8.000%  
 Regular payment = 3379.24  
 Term in months = 180

Paymt.	Month	Remaining Balance	---Interest Paid---		-Amount Amortized-	
			This paymt.	To Date	This paymt.	To date
<del>X</del>	Jan 01	352583.50	2357.37	2357.37	1021.87	1021.87
<del>X</del>	Feb	351554.82	2350.56	4707.93	1028.68	2050.55
<del>X</del>	Mar	350519.28	2343.70	7051.63	1035.54	3086.09
<del>X</del>	Apr	349476.84	2336.80	9388.43	1042.44	4128.53
<del>X</del>	May	348427.45	2329.85	11718.28	1049.39	5177.92
<del>X</del>	Jun	347371.06	2322.85	14041.13	1056.39	6234.31
<del>X</del>	Jul	346307.63	2315.81	16356.94	1063.43	7297.74
<del>X</del>	Aug	345237.11	2308.72	18665.66	1070.52	8368.26
<del>X</del>	Sep	344159.45	2301.58	20967.24	1077.66	9445.92
<del>X</del>	Oct	343074.61	2294.40	23261.64	1084.84	10530.76
<del>X</del>	Nov	341982.53	2287.16	25548.80	1092.08	11622.84
<del>X</del>	Dec	340883.17	2279.88	27828.68	1099.36	12722.20

Total interest paid during Year 2001 27828.68

<del>10</del>	Jan 02	339776.48	2272.55	30101.23	1106.69	13828.89
<del>11</del>	Feb	338662.42	2265.18	32366.41	1114.06	14942.95
<del>12</del>	Mar	337540.93	2257.75	34624.16	1121.49	16064.44
<del>13</del>	Apr	336411.96	2250.27	36874.43	1128.97	17193.41
<del>14</del>	May	335275.47	2242.75	39117.18	1136.49	18329.90
<del>15</del>	Jun	334131.40	2235.17	41352.35	1144.07	19473.97
<del>16</del>	Jul	332979.70	2227.54	43579.89	1151.70	20625.67
<del>17</del>	Aug	331820.32	2219.86	45799.75	1159.38	21785.05
<del>18</del>	Sep	330653.22	2212.14	48011.89	1167.10	22952.15
<del>19</del>	Oct	329478.33	2204.35	50216.24	1174.89	24127.04
<del>20</del>	Nov	328295.61	2196.52	52412.76	1182.72	25309.76
<del>21</del>	Dec	327105.01	2188.64	54601.40	1190.60	26500.36

Total interest paid during Year 2002 26772.72

<del>22</del>	Jan 03	325906.47	2180.70	56782.10	1198.54	27698.90
<del>23</del>	Feb	324699.94	2172.71	58954.81	1206.53	28905.43
<del>24</del>	Mar	323485.37	2164.67	61119.48	1214.57	30120.00
<del>25</del>	Apr	322262.70	2156.57	63276.05	1222.67	31342.67
<del>26</del>	May	321031.88	2148.42	65424.47	1230.82	32573.49
<del>27</del>	Jun	319792.85	2140.21	67564.68	1239.03	33812.52
<del>28</del>	Jul	318545.56	2131.95	69696.63	1247.29	35059.81
<del>29</del>	Aug	317289.96	2123.64	71820.27	1255.60	36315.41
<del>30</del>	Sep	316025.99	2115.27	73935.54	1263.97	37579.38
<del>31</del>	Oct	314753.59	2106.84	76042.38	1272.40	38851.78
<del>32</del>	Nov	313472.71	2098.36	78140.74	1280.88	40132.66
<del>33</del>	Dec	312183.29	2089.82	80230.56	1289.42	41422.08

Total interest paid during Year 2003 25629.16

Prepared By:

PERFETT TAX SERVICE  
 11413 STATE HIGHWAY 18  
 CONNEAUT LAKE PA 16316  
 Tel: (814) 382-2000 Fax: (814) 382-5751

01-11-2001

Principal = 353605.37  
Interest rate = 8.000%  
Regular payment = 3379.24  
Term in months = 180

Paymt.	Month	Remaining Balance	---Interest Paid---	To Date	-Amount Amortized-	To date
--------	-------	-------------------	---------------------	---------	--------------------	---------

Last payment = 3378.22  
Total payments = ~~608262.18~~  
Total number of payments = 180

Certificate No. 1 For 100 Shares Issued to Cow Shed, Inc.

Transferred from 1 / 120  
No. Original Certificate | No. Original Shares | No. Of Shares Transferred

Dated March 28, 2002 Receipt acknowledged

NUMBER

INCORPORATED UNDER THE LAWS OF

SHARES

THE COMMONWEALTH OF PENNSYLVANIA



**Cow Shed, Inc.**

100 SHARES COMMON STOCK, PAR VALUE \$100.00

**This Certifies that** Wanda M. Ramaley is the owner of

One Hundred (100)

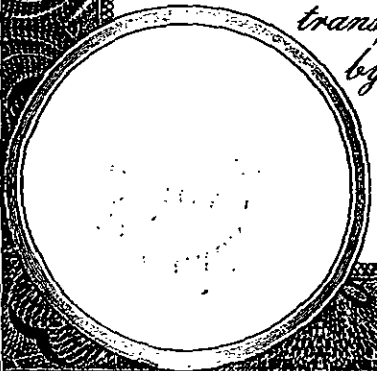
*fully paid and non-assessable Shares of the Capital Stock of the above named Corporation transferable only on the books of the Corporation by the holder hereof in person or by duly authorized Attorney upon surrender of this Certificate properly endorsed.*

*In Witness Whereof, the said Corporation has caused this Certificate to be signed by its duly authorized officers and its Corporate Seal to be hereunto affixed this 28th day of March 20 02*

Wanda M. Ramaley  
TREASURER/SECRETARY

Wanda M. Ramaley

Wanda M. Ramaley  
PRESIDENT

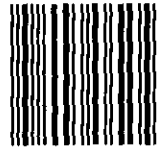




**Ms. Wanda M. Ramaley**  
8928 Highway 6  
Conneaut Lake, PA 16316-2256



1000



17120

U.S. POSTAGE  
PAID  
CONNEAUT LAKE, PA  
16316  
MAR 01 11  
AMOUNT

**\$1.90**  
00053804-07

Rosemary Chiavetta, Secretary  
Pennsylvania Public Utility Commission  
Commonwealth Keystone Building  
400 North Street, 2<sup>nd</sup> Floor  
Harrisburg, PA 17120