

Andrew Starr PUC Formal Complaint: PECO

Andrew Starr
926 Langdon Ave.
Horsham, PA. 19044
215-646-6386

December 28, 2015

Rosemary Chiavetta, Secretary
PA PUC Pennsylvania Public Utility Commission
400 North Street
Harrisburg, Pennsylvania 17120

RECEIVED

DEC 28 2015

PA PUBLIC UTILITY COMMISSION
SECRETARY'S BUREAU

Ref: PUC Docket No.: C-2015-2516061

Reply to Preliminary Objections

Dear Secretary Chiavetta:

Detailed below are my objections with regards to the ANSWERS OF RESPONDENT, PECO ENERGY COMPANY prepared by Shawane Lee

- 1) Respondent claims that I would like to "opt-out" using that verbiage in numerous instances on numerous pages. I am not asking to opt-out. All references to law regarding "opt-out" are therefore not applicable. Please see the following paragraph that was labeled "Section 2" in my Formal Complaint.

Redaction of verbiage in previous communication

*In my letter to Ms. Brenda Eison, Manager of Customer Care at PECO, dated November 15, 2015, I hereby retract any or all statements that contain the verbiage "opt out, opting out" and replace with "Non-Consent." Therefore this complaint is **NOT** an "opt-out" request, as I was never offered a meter or "opted-in." Please see my original letter to PECO dated April 18, 2012 for my original "Non-Consent". [copy attached]*

Andrew Starr PUC Formal Complaint: PECO

2) Respondent claims mandatory installation under Section 2807 of the Public Utility Code 66 Pa.C.S.A. § 2807(f)(2).

In Margaret H. Hager, M.D. v. PECO Energy Company C-2014-2444961. INITIAL DECISION
SUSTAINING PRELIMINARY OBJECTION AND DISMISSING COMPLAINT

Section 2807:

(f) Smart meter technology and time of use rates –

(1) Within nine months after the effective date of this paragraph, electric distribution companies shall file a smart meter technology procurement and installation plan with the commission for approval [].

(2) Electric distribution companies shall furnish smart meter technology as follows:

(i) Upon the request of a customer that agrees to pay the cost of the smart meter at the time of the request.

(ii) In new building construction.

(iii) In accordance with a depreciation schedule not to exceed 15 years.

66 Pa.C.S.A. § 2807(f)(2). (Emphasis added).

The use of the word “shall” at (2) indicates that the General Assembly intended every customer to receive a smart meter. The statute is clear, and as noted above, there are no provisions for a customer to opt out.

PECO has defined the word “shall” as its ultimate authority to force the implementation of smart meters onto all residents. Words defined in the statute bear the weight of the definition found in the context. The word “shall” was not defined in the statute (HB2200) and therefore the definition must be defined by a law dictionary.

Andrew Starr PUC Formal Complaint: PECO

As used in statutes and similar instruments, this word is generally imperative or mandatory; but it may be construed as merely permissive or directory, (as equivalent to "may,") to carry out the legislative intention and In cases where no right or benefit to any one depends on its being taken in the imperative sense, and where no public or private right is impaired by its interpretation in the other sense. Also, as against the government, "shall" is to be construed as "may," unless a contrary intention is manifest. See Wheeler v. Chicago, 24 111. 105, 76 Am. Dec. 736; People v. Chicago Sanitary Dist., 184 111. 597, 56 N. E. 9."::: Madison v. Daley (C. C.) 58 Fed. 753; Cairo & F. R. Co. v. Ilcht, 95 U. S. 170, 24 L. Ed. 423. SHAM PLEA. See PLEA. SHARE 1082 SHERIFF [A. Starr emphasis]

Source: <http://thelawdictionary.org/shall/>

Although "shall" does imply a mandatory meaning in some instances, the consideration of a private right outweighs the implication of mandatory. This in essence renders PECO's definition incompatible with my private right to refuse the installation of a smart meter due to the health effects associated with the non-thermal, non-ionizing, pulsed microwave EMF emitted by smart meters.

Case law also affirms the need to consider the right of the individual when defining the word "shall".

"In common, or ordinary parlance, and in its ordinary signification, the term 'shall' is a word of command, and one which has always, or which must be given a compulsory meaning; as denoting obligation. It has a peremptory meaning, and it is generally imperative or mandatory. It has the invariable significance of excluding the idea of discretion, and has the significance of operating to impose a duty which may be enforced, particularly if public policy is in favor of this meaning, or when addressed to public officials, or where a public interest is involved, or where the public or persons have rights which ought to be exercised or enforced, unless a contrary intent appears; but the context ought to be very strongly persuasive before it is softened into a mere permission," etc.[People v. O'Rourke, 124 Cal. App. 752, 759 (Cal. App. 1932)]

In defining "shall" PECO has refused to look at the potential health effects as submitted as evidence of the consequences of forced smart meter implementation.

In observing that the word "shall" can be ambiguous given that it may be interpreted in at least one of two ways, we have stated that [e]xcept when relating to the time of doing something, statutory provisions containing the word "shall" are usually considered to be mandatory, but it is the intent of the legislature which governs, and this intent is to be ascertained from a consideration of the entire act, its nature, its object, and the

Andrew Starr PUC Formal Complaint: PECO

consequences that would result from construing it one way or the other. Francis v. Corleto, 418 Pa. 417, 428, 211 A.2d 503, 509 (1965) quoting, Pleasant Hills Borough v. Carroll, 182

3) Article 1, Section 1 of the Pennsylvania Constitution protects my inherent individual right to defend life and liberty and the protection of property.

Inherent Rights of Mankind

All men are born equally free and independent, and have certain inherent and indefeasible rights, among which are those of enjoying and defending life, liberty, of acquiring, possessing and protecting property and reputation, and of pursuing their own happiness.

As the supreme law of the State of Pennsylvania, the Constitution immediately identifies that my inherent right to life, liberty and property are the foremost considerations of organized government. It would therefore be abhorrent to these inherent rights if laws were made or defined directly in attacking these inherent rights. Therefore if legislators are restricted in creating law that negatively affects my inherent right to life, liberty and property, it is inconceivable that PECO would have the ability to define laws that affect same.

4) The PUC, and therefore its agent PECO, have an obligation to consider well pleaded material as true when disposing of a formal complaint.

CONCLUSIONS OF LAW

1. *For purposes of disposing of the Preliminary Objection, the PUC must accept as true all well pleaded material facts of the nonmoving party, as well as every reasonable inference from those facts. See Margeret H. Hager, M.D. v. PECO Energy Co., Docket No. C-2014-2444961*

In my formal complaint I submitted 17 pages of technical and peer reviewed science from numerous Doctors and Biochemists that detailed the health effects associated from exposure to the non-thermal, non-ionizing, pulsed, microwave radiation emitted by smart meters including long term health effects, tumors, cancers and birth defects and including death. And it has been found that children are more susceptible to these dangers due to their underdeveloped bodies. As a father of two, this concerns me gravely. This information was well annotated with source reference and should easily qualify to meet the criteria of well pleaded material facts.

If the PUC must accept these facts as a requirement of the court, then the PUC and its agent PECO, are willingly subverting my inherent right to life and liberty as protected under Pennsylvania's Constitution.

Andrew Starr PUC Formal Complaint: PECO

5) Respondent submits, under Preliminary Objection of Respondent, PECO Energy Company, section 10, page 3 that:

*The court does not, however, need to accept, "unwarranted inferences from facts, argumentative allegations, or expressions of opinions." Feingold v. McNulty, 2009 Phila. Ct. Com. PI LEXIS 167, *3.*

In order to understand the true intent of the respondent's use of the above I attempted to find the above referenced case. I was unable to find it. Therefore I needed to understand the terms used. As defined by a law dictionary:

- i. **Unwarranted:** arbitrary, baseless, excessive, fulsome, groundless, immoderate, improper, inexcusable, inordinate, needless, objectionable, outrageous, overmuch, superabundant, superfluous, unauthorized, uncalled-for, unconscionable, undue, unentitled, unfair, unfounded, unjust, unjustifiable, unjustified, unlawful, unnecessary, unreasonable, unwarrantable, wrongful
- ii. **Inferences:** In the law of evidence, a truth or proposition drawn from another that is supposed or admitted to be true. A process of reasoning by which a fact or proposition sought to be established is deduced as a logical consequence from other facts, or a state of facts, already proved or admitted. A logical and reasonable conclusion of a fact not presented by direct evidence but which, by process of logic and reason, a trier of fact may conclude exists from the established facts. Inferences are deductions or conclusions that with reason and common sense lead the jury to draw from facts which have been established by the evidence in the case.
- iii. **Argumentative:** Pleading in which a point relied upon is not set out, but merely implied, is often labeled argumentative.
- iv. **Allegation:** The assertion, claim, declaration, or statement of a party to an action, setting out what he or she expects to prove.

If the allegations in a plaintiff's complaint are insufficient to establish that the person's legal rights have been violated, the defendant can make a motion to the court to dismiss the complaint for failure to state a Cause of Action. If the allegations in the defendant's answer do not contradict the allegations in the complaint, the plaintiff can make a motion for Summary Judgment.
- v. **Expression:** a mode or means of expressing an idea, opinion, or thought
- vi. **Opinion:** a belief stronger than impression and less strong than positive knowledge

Andrew Starr PUC Formal Complaint: PECO

- A. With regards to my evidence submitted of the dangers from non-ionizing, non-thermal, pulsed microwave radiation being “unwarranted inferences of fact”, I submit that this information is far from baseless and is not used to deduce other facts.
- B. With regards to my evidence being “argumentative allegations” I hold that my allegations are based on sound evidence that is heavily annotated and referenced by doctors and biochemists making it far from implied.
- C. With regards to my evidence being “expressions of opinion” I hold that my evidence as ascertained by numerous professionals that have studied and tested to identify the health effects of microwave radiation submitted is positive knowledge and is hardly opinion.

While searching for the original case cited by the Respondent, *i.e.* (Feingold v. McNulty, 2009 Phila. Ct. Com. PI LEXIS 167, *3.) I was able to find another case where I believe the same Appellant Feingold was in front of the Pennsylvania Superior Court. See: Feingold v. Hendrzak, 15 A. 3d 937 - Pa: Superior Court 2011. In the opinion by Judge Stevens, P.J., it is found:

Appellant, Allen Feingold, files this pro se appeal from the May 13, 2010 order of the Court of Common Pleas of Montgomery County, sustaining Appellees' preliminary objections and dismissing Appellant's complaint with prejudice. After careful review, we affirm and find Appellant's complaint to be utterly frivolous. Due to Appellant's repetitive filing of baseless appeals in this Court, we sua sponte award all Appellees in the instant case attorney's fees and remand to the trial court for calculation of these fees.

It appears that Mr. Feingold has a reputation for wasting the Court's time with baseless appeals and in light of that the judgment of Feingold v. McNulty, 2009 Phila. Ct. Com. PI LEXIS 167, *3, makes perfect sense.

Regardless, the use of Feingold v. McNulty, 2009 Phila. Ct. Com. PI LEXIS 167, *3, in my particular case is improper and unwarranted.

6) Section 56 of the PA State Code that governs Public Utilities details the ethics of said Utilities.

56.1. Statement of purpose and policy.

*(a) This chapter establishes and enforces uniform, fair and equitable residential public utility service standards governing eligibility criteria, credit and deposit practices, and account billing, termination and customer complaint procedures. This chapter assures adequate provision of residential public utility service, to restrict unreasonable termination of or refusal to provide that service and to provide functional alternatives to termination or refusal to provide that service while eliminating opportunities for customers capable of paying to avoid the timely payment of public utility bills and protecting against rate increases for timely paying customers resulting from other customers' delinquencies. Public utilities shall utilize the procedures in this chapter to effectively manage customer accounts to prevent the accumulation of large, unmanageable arrearages. **Every privilege conferred or duty required under this chapter imposes an obligation of good faith, honesty and fair dealing in its performance and enforcement. This chapter will be liberally construed to fulfill its purpose and policy and to insure justice for all concerned.** [Emphasis A.Starr]*

(b) This subchapter and Subchapters B—K apply to electric distribution utilities, natural gas distribution utilities and water distribution utilities. Subchapters L—V apply to wastewater utilities, steam heat utilities, small natural gas utilities and to all customers who have been granted protection from abuse orders from courts of competent jurisdiction.

The forced implementation of smart meters, with their resulting health risks, undermine the very notion of a liberal view point for the purpose of the utilities and most certainly have eviscerated the notion of justice. The use of force is in direct conflict and abhorrent to those charged with the administration of justice for all concerned.

7) In the Wednesday, October 8, 2008 issue of the Commonwealth of Pennsylvania Legislative Journal, Senator Tomlinson from Bucks County advocates for the passage of HB2200 and declares that smart meters are NOT mandatory to fellow Senators. Truncated copy attached.

In the final Senate session before vote and passage of HB2200, Senator Tomlinson of Bucks County advocates for passage of HB2200. He describes that smart meters are NOT mandatory but instead are for those who feel they might help manage their energy load.

Andrew Starr PUC Formal Complaint: PECO

*"It also contains language in there that we will have smart meters. **It is not mandated**, [A. Starr emphasis] but it allows for the deployment of smart meters through a depreciation process, through new home construction process, and through the depreciation of 15 years, and for anyone who wants to purchase a smart meter which they feel will help them manage their electric load better."*

See pg. 2626 Pennsylvania Legislative Journal, Wednesday, October 8, 2008

In the same debate for the Senate passage of HB2200, Senator Rhoads gives special accolades to Senator Tomlinson for his effort in passing HB2200.

"Senator RHOADES. Mr. President, first, I want to applaud everyone who has worked so hard on this particular issue – Senator Tomlinson and his staff, Senator Pileggi, and everyone who has been involved and committed to this. I really do think we have a good piece of legislation, but I am going to agree with the gentlewoman from Northampton, because I will tell you what, 10 years ago may have been--and I say may have been--the first and the only time I voted for deregulation."

See pg. 2628 Pennsylvania Legislative Journal, Wednesday, October 8, 2008

Again, in the same debate for the Senate passage of HB2200, Senator Pileggi also gives special accolades to Senator Tomlinson for his effort in passing HB2200:

"I do want to commend Senator Tomlinson for his leadership on this issue and his patience over, now, almost 2 years in working through these issues; Senator Boscola and the leadership on the other side of the aisle, Senator Mellow and Senator Fumo, in working through these difficult issues; and also their staffs who worked very long hours."

See pg. 2631 Pennsylvania Legislative Journal, Wednesday, October 8, 2008

It seems apparent that Senator Tomlinson had intimate knowledge of HB2200 as he worked for nearly two years through the issues of HB2200 in his attempt to have it passed. Senator Tomlinson, as he urged the Senate on the day of the final vote, proclaimed that smart meters were not mandatory. It would seem unjust to consider that Senator Tomlinson would knowingly misrepresent any facet of HB2200. Therefore, it is not possible for PECO to redefine the installation of smart meters as mandatory when the advocates for passage of this bill have deemed otherwise.

Conclusion

Whereas: My request for relief from the forced installation of a smart meter at my residence is not a plea for an "opt-out", but a non-consent.

Andrew Starr PUC Formal Complaint: PECO

Whereas: PECO has incorrectly defined the term "shall" in the statute.

Whereas: When defining "shall" the private rights of the individual overrule the mandatory nature of the word.

Whereas: Article 1, Section 1 of the Pennsylvania Constitution protects my inherent individual right to defend life and liberty and the protection of property.

Whereas: The PUC, and therefore its agent PECO, have an obligation to consider well pleaded material as true when disposing of a formal complaint.

Whereas: The use of Feingold v. McNulty, 2009 Phila. Ct. Com. PI LEXIS 167, *3, to assert that my claim and information provided was trivial is improper and unwarranted.

Whereas: 6) Section 56 of the PA State Code mandates that utilities provide fairness, honesty and provide justice in its dealings.

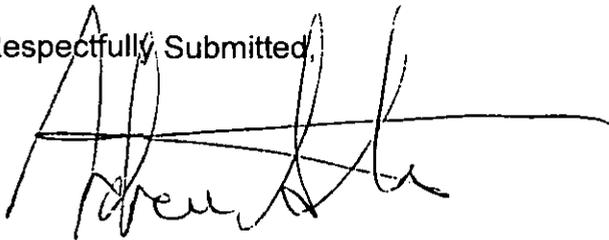
Whereas: A Senate advocate of HB2200 is on record stating that smart meters are not mandatory.

Whereas: The evidence submitted detailing the health risks associated from the non-thermal, non-ionizing, pulsed, microwave radiation emitted by smart meters is dangerous to all, especially children.

Whereas: Due to the health risks associated with smart meters the forced implementation of a smart meter at my residence is a direct assault on my inherent individual right to defend life and liberty and the protection of property as guaranteed in Article 1, Section 1 of the Pennsylvania Constitution.

Therefore I respectfully request relief from the forced installation of a smart meter at my residence.

Respectfully Submitted,



Andrew J. Starr Jr.

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Copies: Secretary Chiavetta, Shawane L. Lee, Esq
Enclosures: Truncated copy of Pennsylvania Legislative Journal dated Oct 8, 2008.

COMMONWEALTH OF PENNSYLVANIA
Legislative Journal

WEDNESDAY, OCTOBER 8, 2008

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PA PUBLIC UTILITY COMMISSION
SECRETARY'S BUREAU

SESSION OF 2008 192ND OF THE GENERAL ASSEMBLY

No. 64

SENATE

WEDNESDAY, October 8, 2008

The Senate met at 10 a.m., Eastern Daylight Saving Time.

The PRESIDENT pro tempore (Joseph B. Scarnati III) in the Chair.

PRAYER

The Chaplain, Reverend LOUIS BUTCHER, of Brightside Baptist Church, Lancaster, offered the following prayer:

Let us pray.

Our father and our God, we come today with thanksgiving in our hearts and praise on our lips to You, the sovereign of the universe. We observe Your handiwork, and we certainly stand in awe. You are truly an awesome God. Today, we have much to be thankful for. First, You have smiled upon this nation and its people. Despite our problems, we remain the land of the free and the home of the brave. You have endowed us with life, liberty, and the pursuit of happiness, which has made us the greatest nation on Earth.

We come now to ask Your blessings upon the various elements of this union. Be gracious to our President and the branches of our government. Grant wisdom and insight to lead Your people prudently. Watch over us and keep us safe in a world prone to terrorism and violence. Bless our children and our seasoned citizens, the millions of workers who make this republic strong. More than that, remember our courageous young men and women who stand in harm's way to defend our freedom around the globe.

Bless the Commonwealth of Pennsylvania, if You will. Give unto us prosperity and good will. Bless each branch of our State government, and shed Your grace upon the Senate where we stand. Give wisdom to these legislators that they may, in a bipartisan way, do what is best for the citizens of this State. Be with the leadership and help them to make wise decisions.

We ask these things of You with humility and reverence. Grant them, if You will, in Jesus' name. Amen.

The PRESIDENT pro tempore. The Chair thanks Reverend Butcher, who is the guest today of Senator Armstrong.

PLEDGE OF ALLEGIANCE

(The Pledge of Allegiance was recited by those assembled.)

COMMUNICATIONS FROM THE GOVERNOR

**RECALL COMMUNICATIONS
REFERRED TO COMMITTEE**

The PRESIDENT pro tempore laid before the Senate the following communications in writing from His Excellency, the Governor of the Commonwealth, which were read as follows and referred to the Committee on Rules and Executive Nominations:

**MEMBER OF THE PENNSYLVANIA ECONOMIC
DEVELOPMENT FINANCING AUTHORITY**

October 8, 2008

To the Honorable, the Senate
of the Commonwealth of Pennsylvania:

In accordance with the power and authority vested in me as Governor of the Commonwealth, I do hereby recall my nomination dated June 12, 2008, for the appointment of David E. Landau, 11 Oak Knoll Drive, Wallingford 19086, Delaware County, Ninth Senatorial District, as a member of the Pennsylvania Economic Development Financing Authority, to serve for a term of four years and until his successor is appointed and qualified, vice William Davis, Williamsport, resigned.

I respectfully request the return to me of the official message of nomination on the premises.

EDWARD G. RENDELL
Governor

**MEMBER OF THE PENNSYLVANIA ECONOMIC
DEVELOPMENT FINANCING AUTHORITY**

October 8, 2008

To the Honorable, the Senate
of the Commonwealth of Pennsylvania:

In accordance with the power and authority vested in me as Governor of the Commonwealth, I do hereby recall my nomination dated June 13, 2008, for the appointment of Fred P. Rinaldi, Esquire, One Lee Court, Old Forge 18518, Lackawanna County, Twenty-second Senatorial District, as a member of the Pennsylvania Economic Development Financing Authority, to serve for a term of four years and until his successor is appointed and qualified, vice C. Talbot Heppenstall, Jr., Pittsburgh, resigned.

I respectfully request the return to me of the official message of nomination on the premises.

EDWARD G. RENDELL
Governor

SB 1107 (Pr. No. 2472) (Rereported) (Concurrence)

An Act amending Titles 23 (Domestic Relations) and 51 (Military Affairs) of the Pennsylvania Consolidated Statutes, further providing for modification of existing custody orders; and providing for protection of deployed members of the Pennsylvania National Guard and reserve components in child custody arrangements.

SB 1504 (Pr. No. 2454) (Rereported) (Concurrence)

An Act providing for the highway capital budget project itemization for the fiscal year 2008-2009 to be financed from current revenue or by the incurring of debt.

CONSIDERATION OF CALENDAR RESUMED

BILL ON CONCURRENCE IN HOUSE AMENDMENTS TO SENATE AMENDMENTS AS AMENDED

SENATE CONCURS IN HOUSE AMENDMENTS TO SENATE AMENDMENTS AS AMENDED

HB 1096 (Pr. No. 4527) -- The Senate proceeded to consideration of the bill, entitled:

An Act amending the act of November 10, 1999 (P.L.491, No.45), known as the Pennsylvania Construction Code Act, further providing for definitions; establishing the Uniform Construction Code Review and Advisory Council; and further providing for revised or successor codes and for training of inspectors.

On the question,

Will the Senate concur in the amendments made by the House to Senate amendments, as further amended by the Senate, to House Bill No. 1096?

Senator PILEGGI. Mr. President, I move that the Senate do concur in the amendments made by the House to Senate amendments, as further amended by the Senate, to House Bill No. 1096.

On the question,

Will the Senate agree to the motion?

The yeas and nays were required by Senator PILEGGI and were as follows, viz:

YEA-50

Armstrong	Fontana	O'Pake	Tartaglione
Baker	Fumo	Orie	Tomlinson
Boscola	Gordner	Piccola	Vance
Browne	Greenleaf	Pileggi	Washington
Brubaker	Hughes	Pippy	Waugh
Corman	Kasunic	Punt	White, Donald
Costa	Kitchen	Rafferty	White, Mary Jo
Dinniman	LaValle	Regola	Williams, Anthony H.
Earl	Logan	Rhoades	Williams, Constance
Eichelberger	Madigan	Robbins	Wonderling
Erickson	Mellhinney	Scarnati	Wozniak
Ferlo	Mellow	Stack	
Folmer	Musto	Stout	

NAY-0

A constitutional majority of all the Senators having voted "aye," the question was determined in the affirmative.

Ordered, That the Secretary of the Senate inform the House of Representatives accordingly.

THIRD CONSIDERATION CALENDAR RESUMED

BILLS ON THIRD CONSIDERATION AND FINAL PASSAGE

HB 2200 (Pr. No. 4526) -- The Senate proceeded to consideration of the bill, entitled:

An Act amending Title 66 (Public Utilities) of the Pennsylvania Consolidated Statutes, further providing for director of operations, secretary, employees and consultants; repealing provisions relating to office of trial staff; further providing for bureaus and offices; providing for other bureaus, offices and positions; further providing for electric utility definitions; providing for energy efficiency and conservation program and for energy efficiency and conservation; further providing for duties of electric distribution companies and for market power remediation; and providing for procurement, for additional alternative energy sources and for carbon dioxide sequestration network.

Considered the third time and agreed to,

And the amendments made thereto having been printed as required by the Constitution,

On the question,

Shall the bill pass finally?

The PRESIDENT pro tempore. The Chair recognizes the gentleman from Bucks, Senator Tomlinson.

Senator TOMLINSON. Mr. President, I rise to ask for support for House Bill No. 2200 as amended by the Senate. I think this is very, very important legislation for our consumers today who consume power and energy in Pennsylvania. House Bill No. 2200 is, I think, a large step forward. The Governor of the State of Pennsylvania, Ed Rendell, has been a leader in a new energy policy, and this legislation contains many of those items in there.

It includes demand-side reduction, conservation, that I think is going to help the consumer, in the long run, to reduce the demand on power. We are requiring a reduction of 3 percent by the year 2013 and 4 1/2 percent for peak power, and I think that is extremely important as we go forward with an energy policy, Mr. President. It also contains language in there that we will have smart meters. It is not mandated, but it allows for the deployment of smart meters through a depreciation process, through new home construction process, and through the depreciation of 15 years, and for anyone who wants to purchase a smart meter which they feel will help them manage their electric load better.

I think probably the most important reason that we do this is the procurement language. As many of you know, we fought, in the last few months, trying to get mitigation for rate caps coming off. So that is a year or 2 away in some instances, and I think we have more time to fight that battle, but something that I think will help the consumer immediately will be the fact that we have new procurement standards. We no longer are going to use market pricing. We are going to use best pricing or least price for the consumer, and I think that helps the consumer in the end, when utilities are able to go out and compete for power as they purchase it for the distribution company.

I think that by offering these different tools and giving some latitude, people are not locked into buying power in 1 day for the rest of their contracts. Many of you are aware of the Pike County

situation, where after the episode of Katrina, Pike County and that utility up there were forced to buy their power the day after the hurricane, and of course, the rates were extremely high. Under our provisions here for procurement, we would be able to prevent that. And so for that reason, I think that would be a huge step forward in trying to bring electric rates down for the consumers in Pennsylvania.

I am disappointed. I fought hard to try to get mitigation. I do not think that is possible now, but I do not think that chapter is closed. I think that we are going to stand here and fight hard in these next 2 years and fight for mitigation or fight to make sure that any rate increases when the caps come off are not onerous for our consumers. But I think it is important today that we step forward and take these steps when it comes to demand-side reduction, to energy conservation, and to procurement, to make sure that we are moving forward with a very sensible energy policy in Pennsylvania.

I want to thank several people here. I want to thank Senator Boscola, my counterpart on the committee, for her hard fight and her cooperation. I want to thank my counterparts in the House, Representative McCall and Representative Preston. I want to thank our staffs. Fran Cleaver and Kathy Eakin have worked extremely hard, along with Bernie Kieklak and Christopher Craig, who have done an outstanding job, particularly, I think, in representing the interests of the consumer in this.

We are very, very fortunate in Pennsylvania to have some very strong utility companies, and we are, in fact, an exporter of power. We are, in fact, very energy-independent. We export probably 40 percent of the power we produce. Thirty-five percent of our power is produced by nuclear, and we are, of course, very, very rich in coal resources in Pennsylvania. So I think we have a great base in our energy policies and in our energy companies here to be able to go on and move into some of our alternative energies, to move into a better energy policy, as the Governor has asked for.

So I think this is a great compromise bill. It has been hard-fought. There are very, very strong and passionate positions on both sides of this issue. But I think it is time now to move forward, help the consumer, move forward with a forward-thinking energy policy that the Governor has put forward, and pass this bill today. So for that reason, Mr. President, I ask for a favorable vote on House Bill No. 2200 as amended by the Senate.

The PRESIDENT pro tempore. The Chair recognizes the gentlewoman from Northampton, Senator Boscola.

Senator BOSCOLA. Mr. President, as we all know, electric rate caps are scheduled to expire in Pennsylvania's five largest electric companies in 2010. And if we do nothing, if we do nothing to protect millions of electric customers from rate shock, the people we represent will see their bills go up by 30, 40, 50, and up to 70 percent in some areas, and that will be overnight.

Today, in House Bill No. 2200, we can finally do something to help millions of ratepayers hold on to more of their money instead of having to send it to their electric company. The procurement provisions contained in this bill will force power companies to purchase least-cost fuel instead of purchasing coal or natural gas or uranium at prevailing market rates, which is more expensive. It also gives Pennsylvania's Consumer Advocate the

tools he needs to keep electric prices as low as possible in the future. That is why our Consumer Advocate endorses this bill today, and personally assured me late last night that passing House Bill No. 2200 today is the right thing to do.

The other major provision of this bill deals with energy conservation and some very important steps that we all need to take for electric use. So-called smart meters by themselves are not magically -- anyone's monthly electric bill is not going to go down just because you are getting a smart meter. That will not happen. But this new technology will reward customers who are smart enough to realize that they can use electricity when it is cheapest during off-peak hours and pay a lower rate. We also made sure that smart meters would not be mandated for every single ratepayer. Not only is that a smarter approach to smart meter deployment, but it will also save electric customers hundreds of millions of dollars paying for something that will not provide a real benefit in their own households.

There is also strong market manipulation language in House Bill No. 2200, and that is what Senator Mellow insisted on being part of this bill. He should be commended for that, and we should not overlook that critical provision, because it will insure that real competition will not be undermined by existing power companies manipulating the wholesale market or the retail market to their own advantage.

What is not contained in this bill, unfortunately, is a real rate relief mitigation plan that I think the Senate needs to pass eventually. As everyone in this Chamber knows, that is what I have been fighting for the past 2 years, and I do not doubt anybody knows that I am passionate about it, and this is just the beginning of this fight. Now, have we reached an agreement on mitigation yet? No. Despite our best efforts and ongoing negotiations that lasted into early morning, we have not. But I believe we are getting there.

And I know for a fact that we are closer to real rate mitigation now than we were 2 weeks ago or 2 months ago or 2 years ago. If there is anyone who wants to dispute that, you just have to take my word for it. And you can ask Senator Pileggi and Senator Tomlinson. They both sat in marathon sessions, negotiating sessions, and they want what we all want. We want Pennsylvania power companies to put up their own money to make it easier for customers to afford the new deregulated electric rates in 2010 and 2011. To do that will cost billions of dollars, billions, billions, that the companies would have given to their shareholders or slickly added to their profits.

So real rate relief, not just some Christmas card program or a plan to add some coupons, stuff some coupons in your pocket and save \$10 off your next purchase of a \$30,000 solar panel, that is not real rate relief. Just because it did not all come together at the eleventh hour like it does in the movies does not mean that we are done and that mitigation is dead. I have too much respect for Senator Pileggi, Chairman Tomlinson, Senator Fumo, and Senator Mellow to doubt that we will have a mitigation plan in place before rate caps come off. I also know that Governor Rendell will not rest until we have a mitigation plan in place that helps the ratepayers, small businesses, and our most vulnerable industries from this rate shock.

Together, we have put a tremendous amount of time into making this bill good for ratepayers and good for Pennsylvania. I

want to thank Senator Pileggi and Kathy Eakin and Dave Woods on his staff, Senator Tomlinson for going above and beyond the call of duty on this very, very complicated issue, and of course, my shopping partner, Fran Cleaver on his staff. I want to also thank Senator Mellow and Senator Fumo for their faith in me during these times when the obstacles seemed almost insurmountable, and both Gladys Brown and Christopher "Wing Man" Craig, who distinguished themselves in the heat of so many battles here and so many late, late nights and early mornings of hard, hard work.

Our job is not finished. There is still a lot of work to do. As of today, we have 449 days left to get it done before the rate caps come off, and get it done right. And as of today, after talking to Governor Rendell, he had indicated that he will take the bus that he goes around in across the State, and we are going to talk rate mitigation come January and February and take that bus to every corner of the State until we get a rate mitigation plan in effect before 2010.

Thank you, Mr. President. I thank everybody for all their hard work, and let us try to move forward. Thank you.

The PRESIDENT pro tempore. The Chair recognizes the gentleman from Schuylkill, Senator Rhoades.

Senator RHOADES. Mr. President, first, I want to applaud everyone who has worked so hard on this particular issue - Senator Tomlinson and his staff, Senator Pileggi, and everyone who has been involved and committed to this. I really do think we have a good piece of legislation, but I am going to agree with the gentlewoman from Northampton, because I will tell you what, 10 years ago may have been--and I say may have been--the first and the only time I voted for deregulation.

But the decision I made then was based on what I perceived to be the statements made to me, and as I saw it, that this would result in lower or at least the same level playing field rates for consumers. There was no talk then of a cost increase. There was no talk of a projection increase. There was no talk of a 35- or 40-percent increase at the end. And we still allowed the stranded costs. Then I look over that 10-year period, and the local company I have has made billions of dollars of profit, has been able to distribute very fine dividends to its stockholders. That is fine. That is excellent. That is good.

We have gone from a regulated monopoly to an unregulated monopoly, and I have problems with that. I do not want to move on any piece of legislation until I see the mitigation piece and how it is going to affect the consumers. Then I will say we should do the whole thing. I want to see how it affects the consumers, what it is going to mean to them, and how we are going to put it in place. I know, I hear, well, we will give them a 75-percent break, then a 50-percent break, then a 25-percent break, but as a company borrows that money, you know who is going to end up paying the interest on it. Or I will tell you what, you put your deposit in, and I will give you 6 percent now. Why do I have to go through that gyration when I should have had an understanding, at least it was projected to me, that all things will remain basically the same, except now, you will be able to go out and be at least more competitive. I have not seen that.

Another grave concern I have, too, is I want to make sure that PPL retirees, and those are the people I am talking about, have their pension system put in a separate account. I do not want to

end up like Bethlehem Steel, where it ended up that they closed down, and then I had people looking for pensions. I want these kinds of things to be understood, and I want to know what the consumer is really going to have to pay before I can pass on anything. So for that reason, I will be voting "no."

The PRESIDENT pro tempore. The Chair recognizes the gentleman from Allegheny, Senator Ferlo.

Senator FERLO. Mr. President, with all due respect to all the self-congratulatory accolades being expressed, I am very disappointed in the final outcome represented in this bill, House Bill No. 2200, and it quite honestly represents a sucker punch in the face of electric ratepayers, both individual homeowners and ratepayers at a residential level, as well as those in the small business community, and even larger businesses that are going to have to continue to bear exorbitant rate hikes and rate increases when it comes to electricity.

I am disappointed mostly because as a benchmark piece of legislation, this legislation does not admit or declare in some type of form the horrendous failure that so-called electric choice has been. The State legislature should be held accountable for a bad decision made over 10 years ago in creating so-called electric choice. The only electric choice we have, basically, is to continue to pay exorbitant electric rates.

There is no true competition. There is basically an almost fraudulent methodology by which electricity is purchased on the PJM marketplace. We have companies going to Wall Street, blatantly and with very clear annual statements and reports, even documenting the amount of profiteering that they are going to make off the backs of ratepayers. And as one of my most brilliant colleagues reported at a press conference in June, the rate hikes will basically represent probably the largest tax increase on the backs of Pennsylvania residents and businesses, although it will not be in the form of taxes. It will come through the back door in the form of higher electric rates.

Needless to say, I am less than pleased. I have three amendments here. Two deal, actually, with the issue that everybody seems to say they want, and that is rate mitigation. Well, I have two amendments right here. One is to extend the rate caps to 2013. Another one is to implement a more modified rate cap over a 5-year period at 9 percent per year, which would at least create less pain for residents and small businesses. I am also concerned, at a third level, about the fact that this legislature, just 2 1/2 years ago, removed the so-called Chapter 14 provisions, which at least provided some consumer protections under the Public Utility Commission code.

We have had over 60 house fires in this State in the last 2 years since the removal of the Chapter 14 consumer rights provisions, where people have actually died in their houses, people trying to keep gas and light on either illegally or inappropriately, or during the winter months, trying to use kerosene heaters, lighting wood and fuel. That is a horrendous situation, and given the harsh reality of the economics of this country right now, today, and what everybody admits is going to be hard times for the next several years, I find it reprehensible that we are not able to proceed with some level of rate cap mitigation in this bill and, as well, some restoration of consumer rights to provide opportunities to ban winter shutoffs, to allow a more rational and reasonable reconnect policy as to how much people have to pay to get

their gas and light put back on by the utility company, to allow the Public Utility Commission to reenter as the mediator between the utility companies' narrow self-interests and the ratepayer. Right now, say you are on the phone with some operator, you do not even know if the operator works in China or India or Asia, and you are trying to argue about some consumer right that you feel you have to try to get a more reasonable reconnection. You have no rights whatsoever. We should restore that. And I have amendments that do that.

It is clear, however, that there are important elements in this bill that I certainly would not want to oppose or argue with, because I have fought hard. I have fought hard for some of the provisions that are in this bill, including the provision for the least-cost purchase price, and that is very important. And there are other elements of this bill that none of us would want to argue about, because, in fact, they are moving forward in trying to create a more level playing field between outright profiteering and the ability of small businesses and residences to survive in our Commonwealth with a needed, basic right to electricity.

So I am betwixt and between. There is not majority support to support these amendments, so I am not going to go forward in a Don Quixote fashion and offer amendments on the mitigation side of the equation, and I believe that come January, when people will be freezing to death, maybe there will be an ability for both sides of the aisle, in a nonpartisan way, to come together to talk about restoring some of the consumer protections.

So at this eleventh hour, as my colleague reported, I think it is important that we move forward on the bill, but I do think it is inappropriate that we were not able--and we keep saying we are rushed, it is the eleventh hour. I mean, we do not set the agenda on this side of the aisle. You all do on the aisle opposite. I do not know what says that we have to leave today. I know there is an election coming up in a few weeks. I do not know what says that we cannot reconvene to really deal with the rate cap mitigation. It is not rocket science.

So I am very disappointed, but I think it is important that we try to move forward on this bill, and accordingly, Mr. President, I will not be offering the amendments. Thank you.

The PRESIDENT pro tempore. The Chair recognizes the gentleman from Beaver, Senator LaValle.

Senator LaVALLE. Mr. President, as most people probably know, up until about an hour ago, I was prepared to vote "no" on this bill simply because I really wanted to see rate cap mitigation included. I thought that was the direction we were going. Since that time, and I want to be on record, the Governor has assured us that beginning in January, he will do all that he can to address that issue. Senator Boscola has been committed to addressing the issue and working as hard as she can possibly work to get the rate cap mitigation included, or at least address that issue next year. So although I am not very happy with not having it in now, I am prepared to vote "yes."

As Senator Ferlo said, there are some good things in the bill. However, you know, I am not going to be here next year, so the guy who takes my place when the rates go sky high, he can take all the complaining, and I will be one of the complainers. So, hopefully, we will do something to relieve him of that pain.

Thank you, Mr. President.

The PRESIDENT pro tempore. The Chair recognizes the gentleman from Philadelphia, Senator Fumo.

Senator FUMO. Mr. President, I want to thank Senator Ferlo for not offering his amendments today, because I think that would have ultimately denied us the opportunity of voting on House Bill No. 2200. I want to thank Senator LaValle and the other Members of my Caucus who were negative and are now positive. But I also want to echo some of the comments, in two particular areas.

This is not a bad bill. This is not a vote against mitigation, which we all seem to want, in one form or another, but this is a step in the right direction. The procurement portions of this bill will result in immediate ratepayer savings. As was mentioned earlier, and I just want to reemphasize, this legislation will change the current law and force utilities to purchase their electricity at the least possible rate, the lowest-cost rate, not the phony market rate that the current law allows them to do.

Secondly, it will require them to have a mix in their portfolio of long-term, short-term, and middle-term contracts, which will ultimately also benefit the consumer. It will require them, in that portfolio, to have at least some long-term contracts, more than 4 years, but not less than 20. And as was also said, the amendment will impose significant safeguards intended to prevent market manipulation and self-dealing.

In addition to that, the bill has been amended to say that the maximum fine will not be \$5 million, which to some of these large utilities is just merely the cost of operation, but rather \$20 million, which is some pain.

Then, on the demand side, we do have long-term goals and positions that will save us energy in the long run. But like everything else, no one wants to hear about that, because it is not going to really kick in for 8 to 10 years. But it is there, and future generations will be the beneficiaries of that. In addition, we did not mandate smart meters, but we made them optional. We did say in new construction, where they really are practical, they will be put in.

So this is not a bad vote for anybody. What has been explained to me in the main argument that I have heard is that, gee, we blew an opportunity. We had some leverage. We had no leverage with utility companies on this bill. This was similar to the guy who stands there with a gun to his head and says to the other guy, if you move, I will shoot. There was no leverage against utility companies in this bill.

Next, I want to address, because I, too, will not be here, but I was here in 1996 when I not only voted against deregulation, I predicted that there would not be any competition, and regrettably, my prediction has come true. But then I sued PECO, and I was the one who got the 8-percent reduction and the current caps that we have. Now I am beginning to think it was the right thing to do. We saved people billions of dollars, but when it comes off, they are going to be upset.

In addition to that, the people have not yet gotten the message. That is why I think the utility companies have made a major strategic mistake by not attempting to resolve mitigation at this stage. What is going to happen is every day they delay in coming to the table, and every day we do not do anything about mitigation in the next Session, more and more pressure is going to be built up

against them. And I know the reality here, having served here over 30 years. We are usually dealing with this lobbyist versus that lobbyist, this union versus this construction company, and all these special interests. For the first time, when this begins to become a reality, the power base will not be with any lobbyist, will not be with any special interest group. It will be with those who are with the people. The people will rebel. The people will demand mitigation far in excess, far in excess to what we are willing to compromise with today. But the utilities will ultimately pay for that arrogance.

Lastly, because I will not be here, the way to serve consumers is not to get \$1.5 billion, \$2 billion, \$5 billion, \$10 billion, \$20 billion into this, because we are now dealing with an unregulated utility industry. We have never done that before. They were always regulated, until 1996, when we deregulated, and then immediately, they had the caps imposed upon them so no one ever suffered or saw the reality of an unregulated monopoly, and that is what we have here. So when that happens, getting \$1 billion or \$10 billion is not going to help, because they are not regulated. They will just get it back again. It is a shell game. The only real way to protect the consumer is to devise a scheme that would have in it some sort of index with a ceiling that would go forth in perpetuity, and that ceiling might be inflation plus 2 percent, 3 percent, or whatever. But that will do two things. That will give consumers predictability in where their rates are going, it will protect them from the gouging, and it will also give utility companies predictability. That should be the goal you strive for in the next Session.

But in the end, voting for this bill is a major step forward, and this will save consumers and ratepayers money right now. It is not that we are not doing anything for them. We are. We would like to do more. We will do this now, given the reality. So I urge everyone to vote in the affirmative, and from what I understand on our side of the aisle, that will be a reality. I am very happy about that, and I want to thank my colleagues for that, and I would hope on the other side that we can get very near that unanimous number as well, to show the public that we do care, that we do have concerns for what is going to hit them. Because right now, they are getting beat up every which way from Sunday with the stock market, with their IRAs, savings accounts, the cost of food, the cost of gasoline, the cost of heating oil. We can help them with this. This is a step in that direction, and we should do more, and I am positive we will do more in the next Session.

Thank you, Mr. President.

The PRESIDENT pro tempore. The Chair recognizes the gentleman from Bucks, Senator Tomlinson.

Senator TOMLINSON. Mr. President, I will be brief. I just want to reiterate that the utilities were never held at leverage. The utilities were never who we could get anything out of. It was always the Governor's proposal on energy. It was the Governor whom I was looking forward to bringing in to help us, against the utilities, to bring about mitigation. The Governor stepped up, the Governor stepped in, and the Governor had meetings.

The Governor called in all the CEOs and executives from the utility companies. I was in some of those meetings, and my colleagues from the other side of the aisle were in some of those meetings, and we tried very, very hard. And some utilities

stepped up. Some utilities offered some plans. Some utilities did not. I do not think it is something we can do piecemeal. I do not think it is something we can do with one utility and not with another utility. We just did not get all of the utilities together. But that is not a reason not to vote for this legislation.

This legislation-- I cannot believe that the utilities can be happy about the procurement language that we are about to propose. I think this procurement language helps the consumer, gives the PUC oversight over these contracts, allows them to look at these contracts to make sure that there is not any manipulation in the contracts. So I think we have given more tools to the consumer by allowing this.

Right now, there are actually two cases before the PUC. If we vote this out and the Governor signs this, that will give the PUC the power to actually help the consumer in those two rate cases because we changed the standards from market to best price or least price for the consumer, instead of market price. So I think it is extremely important to the consumer that we move this forward. It is extremely important when we start moving this energy policy into the new technologies, into the meters. Not everyone believes in universal meters and mandatory meters, but it is a technology that we have to move into. It is a technology that I think, in the future, is going to show more benefit to the consumer. And certainly, we should start to manage our demand side. We have to bring that peak power load down.

So there is a lot of good in this legislation. It is extremely important, I think, that we move forward, and the fight is not over. I want to thank Senator LaValle for his passion in the meetings that we have had on this. He has done a wonderful job standing up for the consumer. I want to thank Senator Ferlo for his passion, and I know he is going to continue to be here to help us fight that fight. But the leverage is not on this legislation, the leverage was on the Governor holding up his legislation to help me leverage the utilities. The Governor has done that, and I am confident the Governor is going to continue to help us fight the utilities and fight and bring about an equitable settlement with them.

So, with that, I think this is a very good bill. It is a good compromise bill. I think the administration has given up a lot to get this done, and I think we have given up a lot to get this done. Not everybody is totally happy with this. I know the Governor would like to have seen a little bit more. I would like to have seen a little bit more. I think it is a good compromise bill, and I ask for an affirmative vote. I would also like to thank Senator Fumo, whom I did not mention before, who has worked very, very hard to try to bring this thing together. And I thank Senator Fumo very much for his help on this.

The PRESIDENT pro tempore. The Chair recognizes the gentleman from Delaware, Senator Pileggi.

Senator PILEGGI. Mr. President, I will be brief. I do not want to repeat all of the comments that have been made, many of them valid. I do want to address a couple of comments made, the comments by Senator Ferlo regarding the shutoff legislation that was contained in an amendment he planned to offer. I had told him privately, and I will repeat publicly, that I am willing to work with him on that important issue as we move toward the next Session, and hopefully we can reach an improvement in the cur-

rent law as it pertains to people facing both shutoff notices and the difficult task of being reconnected to utilities once they go through a shutoff process.

As to the issue of mitigation, I share Senator Boscola's comments as to the importance of that litigation being worked on and addressed here. I have said publicly that that was probably the most important topic that we needed to address in the various topics of energy legislation. Unfortunately, we simply were not able to reach an agreement on legislation to deal with that now, but I will continue to work with Senator Boscola and the other Members of the Senate who are interested in this topic. It is something that we absolutely have to do for consumers in Pennsylvania going forward.

I do want to commend Senator Tomlinson for his leadership on this issue and his patience over, now, almost 2 years in working through these issues; Senator Boscola and the leadership on the other side of the aisle, Senator Mellow and Senator Fumo, in working through these difficult issues; and also their staffs who worked very long hours. Although not complete because we do not have the mitigation legislation as part of this package, I think this is a tremendous improvement in the law in Pennsylvania on demand-side management and on procurement, and it is certainly something worthy of support by every Member of this body. I urge an affirmative vote.

Thank you, Mr. President.

LEGISLATIVE LEAVE

The PRESIDENT pro tempore. The Chair recognizes the gentleman from Delaware, Senator Pileggi.

Senator PILEGGI. Mr. President, I request a legislative leave for Senator Punt.

The PRESIDENT pro tempore. Senator Pileggi requests a legislative leave for Senator Punt. Without objection, the leave will be granted.

And the question recurring,
Shall the bill pass finally?

The yeas and nays were taken agreeably to the provisions of the Constitution and were as follows, viz:

YEA-47

Armstrong	Fumo	O'Pake	Tartaglione
Baker	Gordner	Orie	Tomlinson
Boscola	Greenleaf	Piccola	Vance
Browne	Hughes	Pileggi	Washington
Brubaker	Kasunic	Pippy	Waugh
Corman	Kitchen	Punt	White, Donald
Costa	LaValle	Rafferty	White, Mary Jo
Dinniman	Logan	Regola	Williams, Anthony H.
Earl	Madigan	Robbins	Williams, Constance
Erickson	Mellhinney	Scarnati	Wonderling
Ferlo	Mellow	Stack	Wozniak
Fontana	Musto	Stout	

NAY-3

Eichelberger	Folmer	Rhoades
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A constitutional majority of all the Senators having voted "aye," the question was determined in the affirmative.

Ordered, That the Secretary of the Senate return said bill to the House of Representatives with information that the Senate has passed the same with amendments in which concurrence of the House is requested.

HB 2294 (Pr. No. 4525) -- The Senate proceeded to consideration of the bill, entitled:

An Act providing for the licensure of persons providing debt management services and for the powers and duties of the Department of Banking; requiring surety bonds; prohibiting certain fees and costs; providing for debt management plans; and prohibiting certain acts by persons providing debt management services.

Considered the third time and agreed to,
And the amendments made thereto having been printed as required by the Constitution,

On the question,
Shall the bill pass finally?

The PRESIDENT pro tempore. The Chair recognizes the gentleman from Allegheny, Senator Costa.

Senator COSTA. Mr. President, I offer remarks for the record.

The PRESIDENT pro tempore. The remarks will be spread upon the record.

(The following prepared remarks were made part of the record at the request of the gentleman from Allegheny, Senator COSTA:)

Mr. President, I rise in support of this bill and to make a few brief remarks.

First, I would like to thank Senator Browne, Senator Greenleaf, Senator Stack, and Senator Fumo for their work on this important piece of legislation. Their efforts helped to address many of the concerns expressed by nonprofit consumer credit counseling agencies and made this bill a much better product.

For the first time, this legislation establishes a regulatory framework governing consumer credit counseling agencies, both for-profit and nonprofit agencies. We are in the midst of one of the greatest financial crises in our nation's history. A large part of the problem we are experiencing has to do with consumer debt. For better or worse, many in our communities have gotten in over their heads. In this atmosphere, many will rely on credit counseling agencies to provide advice and guidance, as well as assistance to put them into a debt management or debt settlement program.

Now is a great time for this legislation because it will impose strong regulation through the Department of Banking on the entities that will provide this important advice and services to consumers. Currently, there is no requirement to be licensed to offer debt management services or debt settlement services in Pennsylvania.

The bill would require that those offering debt management services be licensed, bonded, and certified. Further, the bill offers significant enforcement powers to the Department of Banking as well as remedies for aggrieved persons. The bill sets limitations on fees a consumer may be charged. This is an important consumer protection change to the law, as there currently are no limitations on the fees a consumer may be charged.

The legislation requires entities offering debt management services or debt settlement services to be licensed by the department and to operate according to regulations promulgated by the department. Those offering debt management services would also be required to renew their license on a yearly basis.

The application for a license would require the applicant to disclose any ownership interest of any officer, director, agent, or employee in an



Mr. Andrew Starr Jr.
 926 Langdon Ave.
 Horsham, PA 19044-1010

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