

ORIGINAL

COMMONWEALTH OF PENNSYLVANIA
PUBLIC UTILITY COMMISSION

Russell Golden v. Philadelphia Gas Works : Docket No.
Request Payment Arrangements. Initial : C-20067057
Hearing. :
: :
: :
: :

Call of the Docket :

Pages 1 through 64

Hearing Room No. 1
1400 Spring Garden Street
Philadelphia, Pennsylvania

Thursday, February 8, 2007

Met, pursuant to notice, at 11:20 a.m.

BEFORE:

CYNTHIA WILLIAMS FORDHAM, Administrative Law Judge

APPEARANCES:

Devonne Golden
21 North 42nd Street
Philadelphia, Pennsylvania 19104
(Power of attorney for Russell Golden)

Laureto Farinas, Esquire
800 W. Montgomery Avenue
Philadelphia, Pennsylvania 19122
(For the Respondent PGW)

DOCUMENT
FOLDER

DOCKETED
FEB 22 2007

SECRETARY'S BUREAU

HSM
2007 FEB 20 AM 9:38
Jeffrey...

Commonwealth Reporting Company, Inc.

700 Lisburn Road
Camp Hill, Pennsylvania 17011

(717) 761-7150

1-800-334-1063

BA

SI

WITNESS INDEX

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25

WITNESSES	DIRECT	CROSS	REDIRECT	RECROSS
Devonne Golden				
By the Judge	6			
By Mr. Farinas		19		
Anne Marie Cromley				
By Mr. Farinas	33		55	
By Ms. Golden		47		

EXHIBIT INDEX

NUMBER		FOR IDENTIFICATION	IN EVIDENCE	REJECT
Complainant's				
4	✓ No. 1	Formal complaint	8	32
5	✓ No. 2	Durable Power of Attorney	8	32
6	✓ No. 3	Social Security form	9	32
7	✓ No. 4	Series of documents	10	32
8	✓ No. 5	Utility bills	10	32
9	✓ No. 6	PGW bill	11	32
10	✓ No. 7	Real estate tax bill &		
11		home improvement bill	12	32
12	✓ No. 8	LIHEAP application	13	32
13	✓ No. 9	Hospital bill & Penn		
14		Care Nurses bill	14	32
15	✓ No. 10	Life insurance form	14	32
16	✓ No. 11	Hospital bill	15	32
17	No. 12	CRP agreement	15	--
PGW'S				
19	✓ No. 1	Hospital bill	34	60
20	✓ No. 2	ECS decision	39	60
21	✓ No. 3	SS benefit form	36	60
22	✓ No. 4	History Request Report	40	60

23 Any reproduction of this transcript
 24 is prohibited without authorization
 25 by the certifying reporter.

1 P-R-O-C E E D I N G S

2 ADMINISTRATIVE LAW JUDGE CYNTHIA WILLIAMS FORDHAM:

3 Good morning. I'm administrative law
4 judge Cynthia Williams Fordham. And this is the time
5 and place for the hearing in the matter of Russell
6 Golden versus Philadelphia Gas Works at docket number
7 C-20067057.

8 I note for the record the appearance of
9 Laureto Farinas, Esquire for the Philadelphia Gas
10 Works and Russell Golden Pro se. I would also note
11 that Mr. Golden has given his daughter Devonne a
12 Durable Power of Attorney and she also is present.
13 Let me explain the procedure for today.

14 First of all, I would like to thank the
15 Goldens for coming early. There was a mix up in the
16 paperwork. And it was originally listed for 1:30 and
17 on their paper work it said for them to be here by
18 9:15 and they complied with that. So I would like to
19 thank them for that. And I would like to thank
20 Mr. Farinas for changing everything around so we could
21 go forward with this this morning as opposed to
22 waiting until 1:30.

23 Prior to going on the record, there were
24 other cases that were scheduled for the morning.
25 There were settlements in those two cases and the

1 parties here also tried to negotiate a settlement and
2 were unable to do so. So we will go forward with the
3 hearing.

4 Let me explain the procedure. First, the
5 Goldens will testify. I'm not sure if both the father
6 and the daughter will testify, but after the direct
7 testimony, then Mr. Farinas will have the opportunity
8 to cross examine. After that if there's anything
9 further, you can say it at that time.

10 After the Goldens are finished with their
11 case -- during that time there has been documents that
12 have been submitted to me and also to Mr. Farinas and
13 we will mark the exhibits during the testimony.

14 After the complainants have finished
15 their testimony, then Mr. Farinas will have his
16 witness testify. After the direct testimony, the
17 complainant will have the opportunity to cross examine
18 Ms. Crowley.

19 After all of the testimony is taken and
20 all of the exhibit are presented, I will write a
21 decision which will be issued from the Harrisburg
22 office to the parties. If either party objects to my
23 decision, you can file exceptions and the full
24 Commission will review it. So you will not get an
25 oral decision today. It will be a written decision

1 that you will get in the future after I have reviewed
2 the exhibits and the transcript that is being
3 generated.

4 Are there any questions before we begin?

5 MS. GOLDEN: No.

6 JUDGE FORDHAM: Ms. Golden, is your
7 father also going to testify?

8 MS. GOLDEN: If you ask him, he might be
9 able. He has memory loss.

10 JUDGE FORDHAM: Mr. Farinas, do you have
11 any objection to just having Ms. Golden testify?

12 MR. FARINAS: No. Having spoken with
13 both of them prior to the hearing, I believe that
14 Ms. Golden is able to answer the questions relevant to
15 this matter.

16 JUDGE FORDHAM: Ms. Golden, would you
17 take the stand.

18 Whereupon,

19 DEVONNE GOLDEN,

20 having been duly sworn, testified as follows:

21 - - -

22 DIRECT TESTIMONY

23 JUDGE FORDHAM: Would you state your full
24 name and address for the record.

25 THE WITNESS: My name is DeVonne Golden.

1 I live at 427 Brown Street, Philadelphia,
2 Pennsylvania, 19123.

3 JUDGE FORDHAM: Now, the complaint that
4 has been filed is regarding your father and your
5 father's account; is that correct?

6 THE WITNESS: It's my father's residence
7 yes.

8 JUDGE FORDHAM: And would you state his
9 name and address for the record.

10 THE WITNESS: His name is Russell,
11 R-U-S-S-E-L-L Golden. He lives at 21 North 42nd
12 Street. Philadelphia, Pennsylvania 19104.

13 JUDGE FORDHAM: And I would note for the
14 record that Mr. Golden is in the hearing room.

15 THE WITNESS: Yes.

16 JUDGE FORDHAM: So if there is any need
17 for any questions to be asked of him, then we can do
18 so. However, Ms. Golden, would you put on the record
19 the reason that you are here as opposed to your
20 father.

21 THE WITNESS: My father has suffered
22 memory loss. He had a couple of strokes and heart
23 attacks.

24 JUDGE FORDHAM: And you have given us a
25 packet of material. The first few pages of the packet --

1 THE WITNESS: Is that actual complaint?

2 JUDGE FORDHAM: Yes.

3 THE WITNESS: And then I have the power
4 of attorney.

5 JUDGE FORDHAM: Just a minute.

6 The first 6 pages is the complaint and
7 that will be marked Complainant Exhibit 1.

8 (Whereupon, the document was
9 marked as Complainant's Exb. No. 1
10 for identification.)

11 JUDGE FORDHAM: The next 7 pages are
12 Durable Power of Attorney. That will be marked
13 Complainant's Exhibit 2.

14 (Whereupon, the document was
15 marked as Complainant's Exb. No. 2
16 for identification.)

17 JUDGE FORDHAM: I would note that this is
18 dated June 13th of 2006. And on the page that is
19 marked page 6 of 6, this is the acknowledgment of the
20 agent and it says Devonne Golden 6/13/06, and
21 Ms. Golden is the person that we have on the witness
22 stand at this time.

23 The next document is dated November 8,
24 2006 and this deals with the Social Security benefits.
25 This will be Complainant's Exhibit 3.

1 (Whereupon, the document was
2 marked as Complainant's Exb. No. 3
3 for identification.)

4 JUDGE FORDHAM: And, Ms. Golden, is this
5 the last document that you had received from Social
6 Security regarding your father's benefits?

7 THE WITNESS: Yes, ma'am. I went to the
8 office and received this.

9 JUDGE FORDHAM: Do you want to say
10 anything else about this document?

11 THE WITNESS: It just states that I had
12 to go and get some type of proof for his income. So I
13 had to go to the office and get this because I was
14 told in the letter that I had to bring proof.

15 JUDGE FORDHAM: And the next document
16 could you explain what that is.

17 THE WITNESS: This shows his bills, his
18 co-pay for his medication.

19 JUDGE FORDHAM: And the next document is
20 from Independence Blue Cross dated payment due date
21 11/1/06 and you mentioned that. Everything related to
22 medical will be Complainant Exhibit 4. So we first
23 have the information regarding medication and the next
24 document is the Independence Blue Cross document.

25 THE WITNESS: That's what he pays per

1 month for his health coverage. We also have medical
2 bills in the back too, your Honor.

3 JUDGE FORDHAM: Since it's in the packet,
4 we'll just make those two documents Complainant
5 Exhibit 4.

6 (Whereupon, the document was
7 marked as Complainant's Exb. No. 4
8 for identification.)

9 JUDGE FORDHAM: Next document is from
10 PECO. This will be Complainant Exhibit 5.

11 (Whereupon, the document was
12 marked as Complainant's Exb. No. 5
13 for identification.)

14 JUDGE FORDHAM: And this is --

15 THE WITNESS: This is his electric bill.
16 This is what we pay. It only recently went up because
17 I have to use electric heaters because he stays cold.
18 So this is his electric bill per month.

19 JUDGE FORDHAM: Is he on any kind of CAP
20 Program or anything for electric?

21 THE WITNESS: No, ma'am.

22 The next page is his phone bill. And the
23 reason why that's so high is because he couldn't pay
24 it. I had to pay it off so his phone wouldn't get cut
25 off.

1 JUDGE FORDHAM: And that will be
2 Complainant Exhibit 6, the Verizon bill.

3 (Whereupon, the document was
4 marked as Complainant's Exb. No. 6
5 for identification.)

6 THE WITNESS: Next is the water bill.

7 JUDGE FORDHAM: Instead of making that
8 Complainant's Exhibit 6, we can put all the utilities
9 bills together. So Complainant's Exhibit 5 will be
10 the PECO Energy bill, the Verizon bill and the water
11 revenue bill.

12 THE WITNESS: And his water bill he
13 didn't have enough income funds to even pay this for
14 this month. So this bill hasn't even been paid.

15 JUDGE FORDHAM: The next bill is the PGW
16 bill and that will be marked PGW C6.

17 THE WITNESS: And this bill here because
18 we didn't have enough funds because we had to catch up
19 with the other bills so they wouldn't be cut off. I
20 haven't even had a chance to find any money to pay
21 this bill.

22 JUDGE FORDHAM: This was the due date of
23 February 1, 2007 with a payment due of \$1806.26.

24 THE WITNESS: The next bill is his taxes.
25 And we haven't -- we can't even touch this bill. We

1 don't even have the income to pay this bill.

2 JUDGE FORDHAM: And this is Complainant's
3 Exhibit 7 the real estate tax bill for 2007 for
4 Russell Golden at 21 North 42nd Street in the amount
5 of \$319.49.

6 (Whereupon, the document was
7 marked as Complainant's Exb. No. 7
8 for identification.)

9 MR. FARINAS: Excuse me, your Honor, I'm
10 having trouble hearing.

11 - - -

12 (Thereupon, a recess was taken.)

13 - - -

14 THE WITNESS: -- \$322

15 JUDGE FORDHAM: The next is from Citicorp
16 Trust Bank.

17 THE WITNESS: That's his --

18 JUDGE FORDHAM: Exhibit C7.

19 We have the real estate bill as next is
20 the exhibit C7.

21 THE WITNESS: Mortgage.

22 JUDGE FORDHAM: And the mortgage is
23 \$133.19?

24 THE WITNESS: Yes, ma'am.

25 He had to take a loan out for his house.

1 So that's why he has to pay another mortgage.

2 JUDGE FORDHAM: And this bill here is a
3 bill because he needed a water heater and had to get
4 new windows put in. And this is a bill showing what
5 he pays per month for them.

6 This is a home improvement.

7 THE WITNESS: Yes. That's because his
8 water heater broke. So we had to get a new water
9 heater and the windows the wood was rotting around the
10 windows. So we had to replace some of the windows in
11 the house.

12 JUDGE FORDHAM: And the monthly bill is
13 \$123.51.

14 THE WITNESS: Yes, ma'am.

15 JUDGE FORDHAM: And that is also
16 Complainant's Exhibit 7.

17 THE WITNESS: The next page where we
18 tried to get LIHEAP and they turned him down.

19 JUDGE FORDHAM: And this will be marked
20 Complainant's Exhibit 8.

21 (Whereupon, the document was
22 marked as Complainant's Exb. No. 8
23 for identification.)

24 JUDGE FORDHAM: And this is dated January
25 9, 2007 indicating that the application for LIHEAP

1 were rejected.

2 THE WITNESS: And this next bill is a
3 hospital bill for \$95.24 and hasn't been paid.

4 JUDGE FORDHAM: That will be marked as
5 Complainant's Exhibit 9.

6 THE WITNESS: And this next bill is from
7 Penn Care nurses to come out to help me with my
8 father. And this bill is \$1020 and this hasn't been
9 paid either and can't even afford to pay it.

10 JUDGE FORDHAM: That will also be marked
11 Complainant's Exhibit 9.

12 (Whereupon, the document was
13 marked as Complainant's Exb. No. 9
14 for identification.)

15 JUDGE FORDHAM: The next bill is his life
16 insurance policy. And I have to pay this and that's
17 \$78.

18 JUDGE FORDHAM: Each month?

19 THE WITNESS: Yes, ma'am.

20 JUDGE FORDHAM: And that's Complainant's
21 Exhibit 10.

22 (Whereupon, the document was
23 marked as Complainant's Exb. No. 10
24 for identification.)

25 THE WITNESS: And the next one is another

1 hospital bill and that's \$149.

2 JUDGE FORDHAM: That will be marked
3 Complainant's Exhibit 11. And that was due December
4 7th and we haven't paid that either.

5 (Whereupon, the document was
6 marked as Complainant's Exb. No. 11
7 for identification.)

8 THE WITNESS: And the next bill is
9 another hospital bill. It's \$18.62 and it was due
10 January 6th and we couldn't pay that.

11 And the next bill is also another
12 hospital bill for \$23.38 and we couldn't pay that and
13 that was due in May of last year. We still haven't
14 paid that.

15 JUDGE FORDHAM: Those last three bills
16 are all marked Complainant's Exhibit 11.

17 THE WITNESS: The last page is their
18 agreement that I came to find out about.

19 JUDGE FORDHAM: This is entitled Customer
20 Responsibility Program and has the customer's name and
21 account number and the CRP agreement. And it's signed
22 by two people, the complainant and another person. Is
23 that Christine Burton?

24 THE WITNESS: Yes, ma'am.

25 JUDGE FORDHAM: And this was dated June

1 20, 2005 and that's Complainant's Exhibit 12.

2 (Whereupon, the document was
3 marked as Complainant's Exb. No. 12
4 for identification.)

5 THE WITNESS: And he found this and
6 thought it was a shut off notice. That's why he went
7 to the gas company and that's why we're here now. He
8 took his bank statement to the gas company. And what
9 was on his bank statement was the money had just come
10 into the bank and they never cleared out the rest of
11 the money from the checks that he had written out
12 already and they combined both of them instead of
13 looking at what wasn't taken out. They added all the
14 money together and that's what made the gas company
15 think that he had a whole lot of money which he don't,
16 and that's why we're here today.

17 JUDGE FORDHAM: Could you explain when
18 you started taking care of his bills.

19 THE WITNESS: I started taking care of
20 his bills in June. He had called me up on the phone.
21 He just didn't sound right and this was in the
22 beginning part of June, and that's when we had to take
23 him back to the hospital and stuff. And he made -- he
24 told Christine that he wanted me to take over his
25 bills for power of attorney for what reason I don't

1 know.

2 So I went and got an attorney. And the
3 attorney said we have to get power of attorney papers.
4 And we went down and filled these out once he got out
5 of the hospital, and I got power of attorney and have
6 been taking care of his bills ever since.

7 JUDGE FORDHAM: And there's two people
8 that's listed on this CRP paper that was dated June
9 20, 2005. Now, you just referred to Christine. Is
10 Christine the same person that you were referring to?

11 THE WITNESS: Yes, ma'am.

12 JUDGE FORDHAM: To your knowledge when
13 your father went down, did he indicate whether she was
14 still at the property?

15 THE WITNESS: All I see is

16 JUDGE FORDHAM: No, I'm saying when he
17 went down to PGW, do you know whether he told --

18 THE WITNESS: I don't know because I
19 wasn't with him when he just went and what happened
20 after he went to the gas company and he called me up.
21 He said, "I think I made made a mistake." And I had
22 to question him about it. I said, "Just stay where
23 you at. Don't move." So I went. He told me where he
24 was at. And I went to the gas company and that's
25 where he was at. And he was like kind of confused.

1 He said, "I made a big mistake." And I said, "What
2 did you do, Daddy?" So he tried to explain everything
3 to me about what he did. And he showed me this piece
4 of paper here, the agreement and his bank statement.

5 So I went in the office because I brought
6 the power of attorney papers down with me because they
7 told me I had to carry them with me whenever I go.
8 And I showed the gentleman power of attorney papers.
9 I spoke to the gentleman and I said, "Wait a minute.
10 That's not his income. That's his bank statement."
11 And I tried to explain the situation with the bank
12 statement. I said, "If you need me, I can go to
13 Social Security and get exactly what he makes,"
14 because I didn't know. He told me no. He said, "No.
15 He brought that as his proof right there and he
16 wouldn't even work with me or do anything and told me
17 if I wanted to file a complaint to call the PUC.

18 I sat right there inside the gas company
19 and called the PUC. And the young lady was very
20 helpful on the phone with me. And she's the one that
21 told me to file a complaint and everything and she
22 would send everything in the mail to me.

23 JUDGE FORDHAM: Mr. Farinas, do you have
24 any questions?

25 MR. FARINAS: Yes, I do.

CROSS EXAMINATION

1

2

BY MR. FARINAS:

3

Q. Good morning.

4

A. Good morning.

5

Q. You had mentioned something before about the amount of income pick up that you believe PGW used to determine whether or not your father was eligible for CRP. You're saying it was too high. Do you know that amount?

9

10

A. What do you mean?

11

Q. PGW looked at his bank statements --

12

A. Yeah, they looked at his bank statements.

13

Q. How much was his bank statement for?

14

A. I don't remember how much the bank statement was for.

15

16

Q. Do you know what his income is?

17

A. Yeah, it's right here. Social Security states that they give him \$1274.40, but they take a deduction of \$88.50. So that means his monthly income really is only \$1185.

20

21

Q. And actually you also pay other insurance and the deduction is for medicine insurance, correct?

22

23

A. That's from Medicare, their deduction for Medicare.

24

25

Q. That was it, \$88.00?

1 A. Right.

2 Q. And also from that whatever is left from the 1274
3 will also pay other insurance amounts mentioned?

4 A. I pay one for his medical coverage and that's 172
5 I believe it is. Yeah, I pay 172 out of that.

6 Q. Does he have any other income besides --

7 A. None that I know of. Not to my knowledge.

8 Q. Can I ask you about Christine Burton?

9 A. You can ask me about Christine Burton.

10 Q. What is his relationship --

11 A. Can I say this first? I can't speak on her
12 behalf, but you can ask me questions about her.

13 Q. That's what I intend to do.

14 Do you know what their relationship is?

15 A. As far as I know, to my knowledge it was only
16 supposed to be boyfriend and girlfriend. But she
17 stated and he stated too that they were married. And
18 I went to City Hall to see if there was a marriage
19 license. They do have where they came down to get a
20 marriage license but they don't have one actually on
21 file. So I'm trying to get the actual if they got
22 married trying to find divorce papers or something. I
23 am doing my best.

24 Q. Okay. So you're not really certain that they're
25 married. Do you know if she has any ownership

1 interest in 21 North 42nd Street?

2 A. No, she doesn't not that I know of. I can't say
3 if she do or she don't because I'm just getting into
4 this with my father. I'm just finding out all of the
5 problems that he has. This is all new to me. So I'm
6 doing my best to help my father.

7 Q. And you had mentioned before that you were given
8 power of attorney by your father and she was not happy
9 about that? Did you mention that before?

10 A. Yes, I did, sir.

11 Q. So what is the relationship now with respect to
12 her being in the household?

13 A. She's still there. I see her when I go over
14 there. I do see her when I go over there.

15 Q. Is she there all the time?

16 A. The majority of time she's there.

17 Q. Does she have some other place that she stays?

18 A. Sir, I can't answer that question.

19 Q. Does she stay at 21 North 42nd Street every
20 night?

21 A. Sir, all I know is when I come in the morning
22 she's there. When I leave in the evening, she comes
23 back in there.

24 Q. She's gone during the day?

25 A. Sometimes she's gone during the day and sometimes

1 she stays there. I don't know because I take my
2 father out a lot because the doctor said he needs to
3 exercise, he needs to get out. So I try to take him
4 out as much as possible.

5 Q. What is your relationship with her?

6 A. Well, now it's no good because I have power of
7 attorney.

8 Q. I don't understand how does the power of attorney
9 make your relationship no good?

10 A. Because I guess she feels as though I'm taking
11 something away from her. I don't know.

12 Q. You also mentioned to me that -- would you
13 consider her welcome in that household?

14 A. Yeah, she's welcome. That's my father's house.
15 I can't tell my father who to have in that house and
16 who not to.

17 Q. Prior to the hearing, you were discussing -- oh,
18 by the way I see that you're disabled right now. What
19 was your -- when you were working, what did you do?

20 A. Is this about my father?

21 Q. I'm asking you a question about what you did.

22 THE WITNESS: Excuse me, ma'am. Isn't
23 this about my father. What does this have to do with
24 me?

25 JUDGE FORDHAM: What did you say at the

1 end?

2 THE WITNESS: He wants to know what did I
3 do.

4 JUDGE FORDHAM: No, but I'm asking what
5 did you say at the end of your sentence.

6 BY MR. FARINAS:

7 Q. I'm asking you a question about what you observed
8 and what you do, your background?

9 A. I'm my father's care taker.

10 Q. Prior to becoming your father's care taker --

11 A. What does that have to do with me and my father.
12 I don't work anymore. I'm on a fixed income myself.

13 Q. And when you did work, where did you work?

14 THE WITNESS: Do I have to answer that,
15 ma'am? Because this doesn't have anything to do with
16 me helping my father.

17 JUDGE FORDHAM: What is the relevance?

18 MR. FARINAS: I believe it's relevant
19 because I believe that Ms. Golden has particular
20 knowledge about the law and about at the very least
21 domestic situations.

22 JUDGE FORDHAM: Let's go off the record.

23 (Discussion held off the record.)

24 JUDGE FORDHAM: Before we went off the
25 record, there was a question about what Ms. Golden did

1 prior to becoming a care taker for her father.

2 At this time would you just answer the
3 question as to what you did for a living?

4 THE WITNESS: I was a Philadelphia police
5 officer.

6 BY MR. FARINAS:

7 Q. And, Ms. Golden, in our discussion that we had
8 prior to the hearing, not the settlement ones but when
9 we were exchanging information --

10 MS. GOLDEN: Excuse me. Can I say
11 something.

12 MR. FARINAS: Objection is this an

13 THE WITNESS: May I say something before
14 he ask his next question. Can it be off the record?

15 JUDGE FORDHAM: Let's go off the record.

16 We had a discussion regarding the
17 settlement negotiation or what could be brought into
18 the hearing from the settlement negotiation.

19 JUDGE FORDHAM: Mr. Farinas.

20 BY MR. FARINAS:

21 Q. Ms. Golden, you indicated to me earlier that you
22 were not satisfied with Christine Burton being at 21
23 North 42nd Street.

24 A. No, I didn't state that I'm not satisfied. I
25 said that I am in the process of trying to remove her

1 from the premises. I cannot remove her from the
2 premises because that's something my father wants her
3 there. I can't remove her from the premises. All I
4 can do is talk to him and try to guide him in doing
5 the right thing because she's taking from him. She's
6 not adding to his income. I could see if she's
7 bringing something into his income but she's not.

8 Q. So she doesn't contribute anything to the
9 household?

10 A. No.

11 Q. And if you had your way, she wouldn't be part of
12 the household?

13 A. No, it can't be my way because that's not my
14 home. That's my father's home.

15 Q. You having power of attorney for your father
16 realize that if she is considered part of the
17 household, she's expected to contribute to it?

18 A. Oh yeah. I'm expecting that but I can't make
19 somebody do something that they don't want to. Do you
20 want me to muzzle her. I can't do that.

21 Q. In terms of eligibility for programs do you agree
22 that certain information has to be provided by members
23 of the household?

24 A. Yes. As you explained and Ms. Ann explained to
25 me, I don't know how this program works. This is my

1 first time dealing with any of this and I don't know
2 what all you have to do to get this agreement.

3 Ms. Ann stated to me over there what I have to do and
4 she gave me her name and number to see if I can try to
5 get Ms. Burton's Social Security number to give to
6 her.

7 Q. And do you think that's likely?

8 A. I don't know and I'm not going to say it. If I
9 do or I don't. She may, she may not. I don't know.
10 I can't speak for her.

11 Q. I would like to ask you also. You submitted the
12 document I believe it's a LIHEAP document?

13 A. Yes, they turned him down.

14 Q. Are you aware why?

15 A. No. I guess it's because his top income from his
16 Social Security. So I don't know why. Like I said
17 I'm new to all this. I don't know. -- they told me
18 to sign him up for the program --

19 Q. You're the person with the power of attorney.
20 You're the only person that can.

21 A. Yeah. But I'm just stating. Someone told me to
22 take him to a program to sign him up for it. I did
23 that. And then we just got the letter in the mail.
24 So I don't know why they turned him down.

25 Q. And also I think you indicated earlier that he is

1 not currently enrolled in a CAP program at PGW; is
2 that correct?

3 A. No, he is not because his electric bill wasn't
4 that high. Now, it's becoming high because he stays
5 cold.

6 Q. Did you intend to apply for the CAP program?

7 A. I'll ask him to apply for anything that they will
8 give to him.

9 Q. Does your father give any money to Ms. Burton
10 from his income other than providing shelter?

11 A. All his money is deposited in the bank and I take
12 his bills and write out all of his bills with his
13 check.

14 Q. Does she have access to it?

15 A. No. She used to but she don't anymore. I have
16 all that.

17 Q. And is it your testimony that having your
18 druthers --

19 A. Excuse me.

20 Q. If you had your way respecting what your father's
21 intentions are but it is your intension that she
22 shouldn't be there?

23 A. I can't have my way. That's my father's home.
24 All I can do is sit and talk to him and try and do
25 what the best thing that I can do okay. That's not my

1 home like I told you. That's not my home. It's my
2 father's home.

3 Q. What steps are you taking to have her removed?

4 A. I have talked to an attorney about trying to get
5 her out and he's telling me what I need to do -- go
6 and do to try to have her removed.

7 Q. Do you realize if that occurs --

8 A. I know I realize if that occurs it will be one
9 income. But right now it is not one income and I
10 can't force somebody out. That is my father's house.
11 I know I'll be doing something wrong okay and I'm
12 trying to do what's right.

13 Q. So the purpose is you don't want the woman there
14 for purposes of -- your father's bills because you
15 would rather count her there?

16 A. No sir. It has nothing to do with any purpose of
17 anything. Okay he is there point blank. There is
18 nothing I can do. She comes, she goes. That is not
19 my home I keep telling you. That's my father's home.
20 I am not his only child.

21 Q. But you realize that managing your father's bills
22 and having his power of attorney would be easier if
23 she were counted as being at the property because his
24 bills would be lower.

25 A. I understand what you're saying, sir. And you're

1 changing the question, the same question around over
2 and over, rephrasing it over and over again. And I'm
3 going to say the same thing. That is my father's
4 home. It's not my home. The only thing I can do is
5 take his bills and write his bills and do what he asks
6 me to do when he thinks of it. Okay. That's the only
7 thing I can do.

8 Q. You're also doing one other thing to remove her?

9 A. Yes, I am. I'm trying.

10 MR. FARINAS: No further questions.

11 JUDGE FORDHAM: Do you have anything
12 further at this time?

13 THE WITNESS: Yes, ma'am. Because he's
14 misconstrued all this. I'm doing the best I can with
15 my father. And it seems like in his eyesight, the
16 best that I'm doing is no good. Because right now
17 it's really making me feel really bad. Because I'm
18 not stable enough to help him like I used to help my
19 father. I can't help him like I used to and that
20 hurts.

21 This gentleman don't realize how bad that
22 hurts. When you take care of your parents and they
23 get sick and you have to take care of your parents and
24 they can't do for themselves, you don't understand how
25 hard it is and I hope you never have to walk in my

1 footsteps. I pray to God that you never have to walk
2 in them because you don't know how bad they treat
3 seniors. And when you find out how bad they treat
4 seniors, you will know.

5 Excuse me. I'm sorry.

6 (Witness crying.)

7 JUDGE FORDHAM: Mr. Farinas, would you
8 like to go over her exhibits at this point or after
9 your witness?

10 MR. FARINAS: I can go over them. You're
11 asking me if I object to them?

12 JUDGE FORDHAM: Yes.

13 MR. FARINAS: I object to several of
14 them. I understand that the judge may overrule it.
15 I'm objecting to Complainant's Exhibits 4, 5, 7, 8, 9,
16 10 simply because they're bills and they have less --
17 they have no relevance to the criteria for being
18 enrolled in CRP.

19 While they may have some bearing on an
20 alternate payment arrangement or provide some light on
21 change in circumstances since the complainant itself
22 is simply for enrollment in CRP I believe that they
23 have no relevance.

24 JUDGE FORDHAM: 8 is the LIHEAP.

25 MR. FARINAS: I'm sorry. It would be 4,

1 5, 7, 9 and 10.

2 JUDGE FORDHAM: I'll note the objection
3 is to exhibit 4 is regarding the current medication
4 and a bill from last year for hospitalization. In
5 terms of relevance, I do agree that it's not relevant
6 to CRP but we're trying to determine what his income
7 is and I don't know whether he was working prior to
8 this time but she's trying to show that his income is
9 being expended and that's one of the reasons that he's
10 not paying the PGW bill.

11 The employer's exhibit 5 is the PGW bills
12 that shows that that's not being paid. Some of the
13 other bills are not being paid. We will just leave
14 them in to show that there are bills. The real estate
15 tax bill I think is in terms of leaving that in is the
16 fact that it's only under the name of Russell Golden.
17 That it does not have someone else's name on it.

18 7 is the Sears Home Improvement. We have
19 testimony on the record that there were improvements
20 made. So with respect to that bill Complainant's
21 Exhibit 7 will not be admitted.

22 And the other documents regarding his
23 medication and that goes to the fact that she has to
24 be the power of attorney because of his medical
25 status.

1 So we have Complainant 1, 2, 3, 4, 5, 6,
2 8, 9, 10, and 11 admitted.

3 (Whereupon, the documents marked
4 as Complainant's Exb. Nos. 1, 2, 3,
5 4, 5, 6, 8, 9, 10, and 11 were
6 received in evidence.)

7 JUDGE FORDHAM: Complainant Exhibit 7 is
8 not admitted.

9 (Whereupon, the document marked
10 as Complainant's Exb. No. 7 was rejected.)

11 MR. FARINAS: Thank you, your Honor.

12 JUDGE FORDHAM: Ms. Colden, do you have
13 anything more before I let Ms. Cromley testify? Do
14 you need a minute?

15 THE WITNESS: I think I'll be all right.
16 I would rather not say anything else.

17 MR. FARINAS: At this time I would like
18 to call Ann Marie Cromley.

19 Whereupon,

20 ANNE MARIE CROMLEY,

21 having been duly sworn, testified as follows:

22 - - -
23 Cromley.

24 JUDGE FORDHAM: Thank you, your Honor,
25 please.

1 DIRECT EXAMINATION

2 BY MR. FARINAS:

3 Q. Please state your full name and business address
4 for the record.5 A. Anne Marie Crowley, C-R-O-M-L E Y. Philadelphia
6 Gas Works. 800 North 9th Street. Philadelphia,
7 Pennsylvania 19122.

8 Q. Ms. Crowley, are you employed by PGW?

9 A. Yes, I am.

10 Q. And what is your job title?

11 A. Senior customer review unit officer.

12 Q. As a senior review customer unit officer, what do
13 your duties entail?14 A. They entail investigating and resolving informal
15 and formal complaints from the Bureau of Consumer
16 Services and it's customers.17 Q. Did you investigate the complaint that was filed
18 on behalf of Mr. Golden that we were discussing here
19 today?

20 A. Yes, I did.

21 Q. Can you give us a brief summary or overview of
22 your investigation?23 A. Yes, my investigation has reviewed that in 2005
24 Mr. Golden did apply for the CRP agreement and was
25 eligible at that time based on his income. In 2006 he

1 went to recertify for the CRP agreement. And at that
2 point in time, he was not income eligible. His income
3 was just above the guidelines.

4 Q. Can I stop you there.

5 MR. FARINAS: Your Honor, I previously
6 distributed to everyone. I think from this packet I
7 would like to have marked as the first document it's a
8 one page document. It's actually a copy of
9 Complainant's Exhibit 11. I would like to also have
10 it marked as part of my case in chief as PGW 1.

11 JUDGE FORDHAM: So marked.

12 (Whereupon, the document was
13 marked as PGW Exb. No. 1
14 for identification.)

15 BY MR. FARINAS:

16 Q. Do you have that document?

17 A. Yes, I do.

18 Q. Please tell us what is the purpose of this
19 document and how does PGW use it?

20 A. This document is an application agreement for the
21 Customer Responsibility Program. This document tells
22 whether you are eligible or not eligible to apply for
23 the program. And also informs the customers of the
24 rules of this program at the time the application is
25 taken.

1 Q. And what CRP year if you will is this document
2 from?

3 A. At the bottom of PGW Exhibit 7 there is a date
4 which states June 20, 2005.

5 Q. And was Mr. Golden accepted into the Customer
6 Responsibility Program as a result of this
7 application?

8 A. Yes, he was.

9 Q. Can you point out what his payments were?

10 A. Yes, his payments if you look at the middle of
11 the document it says CRP agreement amount. It was
12 \$119.60 plus \$3 which would go towards the arrears on
13 the CRP. The total monthly payment of \$122.60.

14 Q. Under the rules of CRP do participants have
15 annual requirements for being in this?

16 A. Yes, they do. One of the requirements is the
17 recertification. The second requirement is to apply
18 for the LIHEAP grant.

19 Q. Did Mr. Golden attempt to recertify at some point
20 after June 20, 2005?

21 A. Yes, July 28, 2006.

22 Q. And what was the result of that?

23 A. In July 28th of 2006 Mr. Golden was no longer
24 eligible for the CRP based on his income at that time.

25 Q. Did you hear all the testimony earlier about what

1 she believed that you relied upon to determine
2 Mr. Golden's eligibility?

3 A. Yes, I did. The income for CPP agreement is the
4 gross household income. The gross household income in
5 2005 was listed on the application as \$1196. This
6 income would have been verified by some document in
7 the district office. Had he submitted some type of
8 bank statement, there is the possibility that the bank
9 statement was actually his Social Services payment
10 going in there. It's probably the 1196 since that's
11 what he received. Even if he had \$5000 in the bank,
12 we couldn't go by that income. We have to go by what
13 he is receiving monthly. Based on that --

14 MR. FARINAS: Your Honor, I would like to
15 move to the next document which I had previously
16 marked -- actually, the next two exhibits I had marked
17 as PGW Exhibit 3 and also happens to be Complainant's
18 Exhibit 3.

19 (Whereupon, the document was
20 marked as PGW's Exb. No. 3
21 for identification.)

22 JUDGE FORDHAM: Ms. Cromley, do you have
23 that document in front of you?

24 THE WITNESS: Yes, I do.

25 BY MR. FARINAS:

1 Q. Even if Mr. Golden were to apply today -- even
2 hypothetically for the sake of argument, what if there
3 were some mistake made at the time of eligibility not
4 saying that they did but if they looked at the wrong
5 figure. I show you PCW 3 which is the same document
6 as Complainant's Exhibit 3. Can you determine the
7 eligibility of Mr. Golden based on this income
8 information?

9 A. Yes, I can.

10 The total benefit amount starting in December
11 which would follow over into 2006 is \$1274.40. The
12 income guidelines for one person for this year is
13 \$1225. So he's a little bit above the income to be
14 able to be eligible at this particular time for the
15 Customer Responsibility Program.

16 Q. If I could ask you in order to -- if there is
17 another sort of set of criteria to determine
18 eligibility it's not only income but what's the other
19 variable?

20 A. The amount of people in the property.

21 Q. And according to the information that we have,
22 how many people are in Mr. Golden's household?

23 A. Previously or now?

24 Q. What was the amount previously?

25 A. Previously the Customer Responsibility Program

1 application listed one person. One person when they
2 applied last year.

3 Q. And so it's your conclusion that looking at the
4 correct income information that with one person in the
5 household Mr. Golden's account would not be eligible
6 for CRP?

7 A. That is correct.

8 Q. If there were another person in the household,
9 what is the governing criteria for showing that there
10 is more people in the household?

11 A. The Social Security number has to be submitted
12 and also the customer would be asked if they have any
13 income or contribute to the household. For two people
14 in the household the guidelines are \$1650.

15 Q. Did you request information from Mr. Golden or
16 his power of attorney, his daughter, information
17 regarding another member of the household?

18 A. Yes, I did.

19 Q. Was she prepared to provide it for you?

20 A. No, she was not.

21 Q. And you do understand the reasons why she could
22 not do it?

23 A. Yes.

24 Q. Why can't PGW just take her word for it?

25 A. Because applying for the program has to be

1 documentation attached to the program. So it's a
2 company policy and it's a CRP policy.

3 Q. Do you think if PGW abandon the policy requiring
4 Social Security numbers, CRP numbers would look
5 different?

6 A. Yes. I think we would have quite a few people
7 that would apply for CRP if they didn't have to state
8 how many people in the household, what their Social
9 Securities are, whether they work or did not work and
10 contribute any income to the property.

11 Q. Ms. Crowley, if I could direct now your attention
12 and your Honor I would like to direct to everyone's
13 attention the documents which I previously marked as
14 PGW Exhibit 2.

15 JUDGE FORDHAM: It will be so marked.

16 (Whereupon, the document was
17 marked as PGW Exb. No. 2
18 for identification.)

19 BY MR. FARINAS:

20 Q. Ms. Crowley, do you have that document in front
21 of you?

22 A. Yes, I do.

23 Q. Can you tell us what this document is and provide
24 that information.

25 A. Yes, this is a decision from the informal

1 complaint from the Bureau of Consumer Services. The
2 decision was dated 9/30 of 2006 which would be a
3 follow up from an answer of the complainant's first
4 complaint. Based on the Bureau of Consumer Services
5 decision, they reviewed the information. They
6 reviewed the income information and stated that this
7 customer also was not eligible based on their income
8 on the CRP Agreement and they were given a new
9 agreement from the Bureau of Consumer Services to pay
10 a budget bill plus \$59 for 24 months. They based this
11 agreement on what they considered were income
12 guidelines.

13 Q. And where does the income guidelines originate?

14 A. They are state guidelines.

15 Q. Ms. Crowley, at this time I would like to direct
16 your attention to the last document in the packet. I
17 would like to have marked as PGW Exhibit 4.

18 JUDGE FORDHAM: It will be so, marked.

19 (Whereupon, the document was
20 marked as PGW Exb. No. 4
21 for identification.)

22 BY MR. FARINAS:

23 Q. Ms. Crowley, do you have this document in front
24 of you?

25 A. Yes, I do.

1 Q. Can you tell us what this document is.

2 A. Yes. This document is titled History Request
3 Report and this is all the information that pertains
4 to the account at 21 North 42nd Street. When I say
5 all the information, that would be anything dealing
6 with the account. The bills, the payments and any
7 other pertinent criteria.

8 Q. Just to enter this document in, Ms. Crowley,
9 where does the information contained on this document
10 come from?

11 A. PGW's computer system.

12 Q. And does PGW keep this in the normal course of
13 it's business?

14 A. Yes.

15 Q. And who puts the information on the computer
16 system, what appears on the document?

17 A. That would be the customer service
18 representative.

19 Q. Is it their job to put the information on this
20 computer system which appears on the document?

21 A. Yes, it is.

22 Q. And when they put the information in, I notice
23 there's various entries. Do they put the information
24 at or near the time of the occurrence of the events
25 described?

1 A. Yes, they do.

2 Q. Can you review briefly PGW Exhibit 4 and say what
3 each of the comments mean and then I'll ask you a
4 couple of questions about the balance of the account.

5 A. Yes. The first column is a start date. The
6 second column is a transaction type. The third column
7 is the payment amount.

8 MR. FARINAS: Your Honor, I apologize for
9 the copy quality of the fax.

10 THE WITNESS: If I might grab another
11 document that has the same heading so I can read the
12 proper heading.

13 The first column is the transaction date.
14 The second column is the transaction type. The third
15 column is current amount. The fourth column is total
16 amount. The fifth column is an adjustment amount.
17 The sixth column is a segment start date. That would
18 be the starting date of the bill. Segment end date
19 would be the ending date of the bill. And the next
20 column would be the read code which would be the type
21 of reading from the meter. The next column would be
22 the ending reading at this particular time for this
23 particular month.

24 And the next column would be the current
25 balance on the bill. The column after that is usage,

1 how much the customer actually used in gas for that
2 particular time period. And the last column is the
3 meter number.

4 BY MR. FARINAS:

5 Q. If I could just skip ahead. Was Mr. Golden
6 enrolled in CRP in June of 2005?

7 A. Yes.

8 Q. What was how does PGW accomplish that for this
9 account?

10 A. If you refer to PGW Exhibit 4 page 7 of 9. And
11 if you follow down: the first column, 6th from the
12 bottom and we're looking at a date of 6/20 of 2005.
13 You will see a traction type of CRPFRZ. And that is
14 the CRP frozen arrears. And that is this notation
15 indicates at that particular time the customer entered
16 into a CRP Agreement. And the balance is frozen in
17 time for that agreement.

18 Q. What occurs as a customer correctly participates
19 in CRP?

20 A. When the customer makes their payment each month,
21 they are credited a percentage towards the arrears and
22 also credited a percentage towards their current bill.

23 Q. Can you trace through -- I'm not asking you to go
24 through each payment, but just what occurred on the
25 accounts after Mr. Golden enrolled in CRP? Did he

1 make payments?

2 A. Yes. Yes, he did make payments. If we follow
3 over to page 8, every month you'll see a payment.
4 Every month you'll see a payment which meant that up
5 until he recertified, he was active on the CRP
6 Agreement.

7 Q. And on recertification, can you tell us,
8 Ms. Cromley, what happens on the account?

9 A. Yes. If you look at that particular date
10 7/28/06, you see a CRP notation, a CRPFRZ again. And
11 that at that point in time would have been the
12 cancellation of the CRP. That is the recertification
13 date. And based on the income that the representative
14 saw, noting that he was not eligible to recertify
15 cancelled the CRP Agreement.

16 At that particular time what happens was the bill
17 comes back onto the account and it is due, the whole
18 total amount is due.

19 Q. When you originally enroll in CRP, is the CRPFRZ
20 amount was a credit that means taken from the account
21 or freezes in the account \$2353.42. However, after he
22 attempted to recertify the CRP freezes is a billing if
23 you will of 1400 and some dollars. How do you account
24 for that?

25 A. You can see that the bill was reduced based on

1 the payments, CRP payments that were received.

2 Q. And did Mr. Golden receive any forgiveness on
3 this account?

4 A. Yes, he did.

5 Q. After he was removed from CRP due to his no
6 longer being eligible, can you tell us -- summarize
7 the activity on the account and tell us what the
8 current balance is.

9 A. Yes. Basically August and September if they made
10 payments, I believe they made payments similar to the
11 CRP payments. When PGW received a decision from the
12 informal complaint, we did put a new agreement in the
13 system based on the Bureau of Consumer Services. The
14 customer was then put on an agreement for \$240. That
15 agreement would have started in October.

16 So if we look at the October 3rd bill 10/3 of
17 '06, at that point in time the amount of the balance
18 was \$1288.15. The next payment that came in should
19 have been for \$240 based on the PUC agreement. Their
20 payment was 122. Subsequently, the rest of the bills
21 and payments that would carry over to page 9 of 9 you
22 will see that the current account balance is in the
23 amount of \$2392.15.

24 And the agreement that they were put on based on
25 the Bureau of Consumer Services is now broken because

1 they did not keep up with the exact amount of those
2 payments to satisfy that agreement.

3 Q. What ideally would PGW want in satisfaction of
4 this bill?

5 A. Ideally PGW would like the bill paid in full at
6 this current point in time.

7 Q. If PGW were to provide payment arrangements for
8 the customer, what would they be?

9 A. The payment arrangement would be the budget which
10 as of today is in the amount of \$18⁰⁰ and a percentage
11 towards the arrears based on the income it looks like
12 it would have been for 24 months and I didn't
13 calculate that.

14 Do you have my calculator there?

15

16 (Calculator handed to witness)

17 24 months actually comes out to \$100 even to PGW.

18 We did put them on an agreement based on the 24
19 months. Their monthly payments would be 28⁰⁰.

20 Q. Given that the Bureau of Consumer Services did
21 provide payment arrangements in September, September
22 30th, is there a catch up amount we would request at
23 this time?

24 Yes, there is a catch up amount. That would
25 actually be the bills from September forward until

1 February minus the payments they were made which I
2 didn't calculate as of yet. Would you like me to
3 calculate?

4 Q. Yes, please.

5 A. The catch up amount as of today would be in the
6 amount of \$301.31.

7 Q. And to recap the catch up amount is \$301.31 and
8 that would be the payment arrangements thereafter.

9 A. The payment arrangement would be a budget of \$181
10 plus 100 towards the arrears for a balance of \$281.

11 MR. FARINAS: Your Honor, I have no
12 further questions. Ms. Cromley is available for cross
13 examination.

14 JUDGE FORCHAM: Ms. Golden, do you have
15 any questions for Ms. Cromley?

16 MS. GOLDEN: Yes, ma'am.

17 CROSS EXAMINATION

18 BY MS. GOLDEN:

19 Q. On his exhibit C1 I know it has on there the
20 number of household members as one person on this
21 exhibit, but I don't know when they made this. All I
22 know is who they say that they made it. I don't know
23 why they put one person in there, but she is in there
24 okay.

25 A. Okay.

1 Q. And I know he's seen that. I seen that too. I
2 knew he was going to point that out to you to make
3 that known to think that I'm saying something's wrong.

4 MR. FARINAS: Your Honor, I object.
5 She's not asking --

6 MS. GOLDEN: Not only that.

7 MR. FARINAS: -- the client questions.

8 She's simply testifying again. Please
9 direct her to ask my witness a question.

10 JUDGE FORDHAM: Okay.

11 That does bring a question to me. We
12 need to clarify this.

13 So Ms. Cromley in responding to Exhibit 1
14 it says number of household members. There is a one
15 that is encircled. Does that mean that only one
16 person was considered a household member at that time?

17 THE WITNESS: That is correct.

18 JUDGE FORDHAM: So the fact that there
19 were two people that signed did not mean that there
20 were two people in the household.

21 THE WITNESS: No.

22 BY MS. GOLDEN:

23 Q. I have a bill here and my package states exhibit
24 6, Complainant's Exhibit 6.

25 A. Yes.

1 Q. It states that the amount due by February 1,
2 \$1806.26. And now, you're stating that your payment
3 here you're saying that he owes \$2892.16?

4 A. Yes. If I might call your attention to PGW
5 Exhibit history request report.

6 MR. FARINAS: Exhibit 4.

7 THE WITNESS: Exhibit 4. PGW Exhibit 4,
8 page 8 of 9. If we look at the right hand column
9 where it says current balance, you will see the amount
10 which matches the amount that you're looking at on
11 this bill \$1806.26. To the left of that the first
12 column states --

13 Q. Wait a minute. I'm trying to find that one.

14 A. The bottom of page 8 of 9. First of all, we'll
15 start with the beginning of the column. There's a
16 date 1/5 of '07. If you follow that over --

17 Q. No. My date says February 1st of '07 not 1/5 of
18 '07. On the bill that I have --

19 A. Okay. Wait a minute.

20 Q. Because I don't see --

21 A. Wait a minute. Follow me to the next page. PGW
22 Exhibit 9 of 9. If you look at the date 1/8 of 2007,
23 the late payment charge in the amount of \$21.02. If
24 you look at the next date 2005 -- '07 there is a bill,
25 a new bill in the amount of \$559.12

1 Q. Excuse me but we never received a bill. So how
2 do we know what it is?

3 A. You probably haven't gotten the bill yet but this
4 is the current account balance as of today.

5 Q. Another thing. I would like to point out to you.
6 In my father's history he has always paid his bill,
7 hasn't he?

8 A. Yes, he has.

9 Q. He hasn't been one of those people who refused to
10 pay his bill?

11 A. No.

12 Q. And do you notice since now since he's been sick,
13 this is where the problem has come in, right?

14 A. Do you have a question?

15 Q. Yes.

16 If you notice on his bill since he's been sick
17 since he came in to do this, I guess he came down here
18 to do this June the 20th, 2005.

19 A. I notice that the payments have been a little
20 lower.

21 Q. And he was paying them?

22 A. Yes.

23 Q. And the reason why did you understand the reason
24 why he had to come and do something like this, like
25 get a payment arrangement?

1 A. I don't understand what you're asking me.

2 Q. When you asked for all this information, do you
3 get a reason why a person comes in to make these type
4 of arrangements?

5 A. When they're on the Customer Responsibility
6 Program, it's a requirement of the program. They do
7 send you a notification stating at this point in time
8 you have to recertify. With recertification it means
9 putting in all information, income for the last 30
10 days, Social Security cards for everyone in the
11 household.

12 Q. I understand what you're saying there, but
13 anywhere in any of the listings, did you send him a
14 letter? He came free will.

15 A. The recertification may have been mentioned on
16 his bill. It is a year. You look at the dates. It's
17 normally recertified for a year but what's your
18 question?

19 Q. My question is when a person comes down to get on
20 the CRP Program, it's because of some type of problem,
21 correct?

22 A. Because they're low income and they can't afford
23 their bill.

24 Q. But it may not be just because they're low
25 income, but it's some kind of problem for them to get

1 on this program, right?

2 MR. FARINAS: Your Honor, I'm not sure I
3 understand this. I believe the question has been
4 asked and answered. The CRP Program is a low income
5 program. That's why people enroll in it. They don't
6 ask for medical records.

7 JUDGE FORDHAM: I guess that's the
8 question that she's asking. Do you get additional
9 information from people who come to enroll in CRP?

10 BY MS. GOLDEN:

11 Q. Besides Social Security cards and that do they
12 ask the reasons. I was only asking is there's a
13 reasons why another person would come down there
14 besides being on low income -- to get on a budget?

15 A. You can't. You have to be low income to get on
16 this type of budget. You have to be.

17 Q. So PECO don't look at people's medical or
18 anything

19 MR. FARINAS: Objection. My witness
20 works for PGW?

21 BY MS. GOLDEN:

22 Q. Rather PGW.

23 A. This type of income is based on -- this type of
24 agreement is based on total household income. We do
25 not look at what medical bills there are. We have to

1 go by gross income. That's what the agreement states.

2 Q. You allow for Ms. Burton to sign this piece of
3 paper, right, and state that there was one income,
4 okay.

5 A. That is correct.

6 Q. Why would PECO allow for someone to put their
7 name on here too if there's only one income?

8 A. Okay. Based on what I'm looking at here, I can't
9 answer for what the representative did but there is a
10 possibility that Ms. Christine had all the information
11 for Russell and maybe spoke for Russell and that's why
12 her name is here and the representative wanted to
13 state that there were people in there at the time or
14 maybe she did all the speaking for him. But this
15 customer's signature. She could have even signed for
16 him. I don't know what occurred right there at that
17 point in time. I wasn't there. But the application
18 was taken for Russell Golden.

19 On top of that her name is not on the account.
20 So we wouldn't have added her name.

21 Q. Yeah, in order for anyone to speak for him,
22 wouldn't they need power of attorney papers?

23 MR. FARINAS: Your Honor, she's asking my
24 witness a legal question. Ms. Cromley wouldn't know
25 if anyone needed power to attorney the speak to him.

1 JUDGE FORDHAM: I think that if she
2 should know whether -- if I went in with a person,
3 like if I went in with Mr. Golden whether he would
4 allow me to talk for Mr. Golden if I'm not related.

5 THE WITNESS: Yes. Is they were husband
6 and wife and she said she was his wife and he has the
7 account under his name. We wouldn't ask her most
8 likely for any proof especially if he said this is my
9 wife. We know he's our customer of record.

10 MS. GOLDEN: Can I put this on the
11 record. Because when I went down there to try to get
12 this taken care of, they told me before I could even
13 go back there, I had to show them proof that I had
14 power of attorney in order to speak in his behalf.

15 And that's why I carry the power of
16 attorney papers with me because no company will allow
17 you to speak for him unless you have power of attorney
18 papers. And I was told this by the attorney and every
19 company that I ever went to, they had made me show
20 them power of attorney. To pay any of his bills I had
21 to show power of attorney.

22 JUDGE FORDHAM: So it's not -- we're not
23 clear because the representative is not here, but what
24 Ms. Cromley said she was told to keep that and she
25 said if she was his wife, they would have allowed her

1 to speak.

2 MS. GOLDEN: I understand what you're
3 saying. I truly understand what you're saying but I
4 don't understand why they put down one person. There
5 is two.

6 MR. FARINAS: Is that a question or are
7 you making a statement?

8 MS. GOLDEN: Ma'am, I have no more
9 questions.

10 JUDGE FORDHAM: Do you have any redirect?

11 MR. FARINAS: Yes, your Honor, I do.

12 Quite fortuitously I only have one copy of this and I
13 actually picked this up from the office next door and
14 it is the offices of the Bureau of Consumer Services.
15 It is the previous brochure giving the eligibility
16 criteria for CRP back during the time when the 2005
17 application would have been submitted.

18 I'm going to if I can show this to you.
19 I don't want to enter it into the record but I just
20 want to ask Ms. Cromley, a question about it.

21 REDIRECT EXAMINATION

22 BY MR. FARINAS:

23 Q. If you notice the household income of one.
24 What's the level of income required? And comparing
25 that to Complainant's Exhibit 1.

1 JUDGE FORDHAM: Could you also show it to
2 Ms. Golden.

3 MR. FARINAS: Sure.

4 BY MR. FARINAS:

5 Q. This is the past amount of criteria for
6 eligibility for household income of one at that time.

7 A. 2005 yes.

8 Q. Ms. Cromley, I would like to show you a brochure.
9 It's an outdated brochure. It's from the time period
10 of 2005 showing the income levels governing CRP at
11 that time. I just happened to obtain it fruititiously
12 next door from the no longer relevant brochures at the
13 Bureau of Consumer Services. I ask you if you can
14 draw your attention to the 10 percent of income level
15 for a household income of one. Can you tell us what
16 the income criteria is on that.

17 A. Yes, the income would have been \$1196.

18 Q. And then I direct your attention to PGW Exhibit
19 1, the 2005 application of Mr. Golden for CRP.

20 A. Yes.

21 Q. Can you tell us the household income that's
22 listed?

23 A. Yes. The household income is \$1196.

24 Q. And is that square dead on with the income
25 criteria as expressed in the brochure?

1 A. That is correct.

2 Q. And so can we conclude that whether Ms. Burton
3 signed it or whether a third person signed it, if
4 there was a household income of one, he was eligible
5 for CRP at that time?

6 A. That is correct.

7 MR. FARINAS: I have no further
8 questions, your Honor.

9 This time I move that PGW exhibits --
10 I'll let you do it.

11 JUDGE FORDHAM: In 2005 the income was
12 \$1196 for one person and what is this at this time?

13 THE WITNESS: PGW Exhibit 3 has -- do you
14 mean for the guidelines?

15 JUDGE FORDHAM: Yes.

16 THE WITNESS: If I might get up for one
17 minute, your Honor. For one person it's \$1225.

18 JUDGE FORDHAM: Do you know what basis is
19 used to increase per year. Because basically what
20 we're looking at is Mr. Golden's increase in his
21 Social Security payment from 2005 to 2006 and there's
22 an increase here. Is there a percentage that is
23 increased or what do you base --

24 THE WITNESS: I would say it would be the
25 state guidelines. The state would be the one that

1 increases it.

2 MR. FARINAS: We can confirm that if you
3 would like.

4 JUDGE FORDHAM: So this would be a
5 percentage of gross income like on a chart that you
6 would use?

7 THE WITNESS: I actually have a similar
8 chart.

9 BY MR. FARINAS:

10 Q. This is PGW assemblage of the information that it
11 comes from I would imagine and approved by the PUC by
12 the income levels and eligibility. Is this the same
13 income level that LIHEAP would use?

14 MR. FARINAS: I believe so, your Honor.
15 I believe so.

16 JUDGE FORDHAM: Do you have anything
17 else, Ms. Golden?

18 MS. GOLDEN: No, ma'am. I should have
19 brought an attorney.

20 MR. FARINAS: At this time I would move
21 that PGW Exhibit 1 through 4 be admitted into the
22 record.

23 JUDGE FORDHAM: Ms. Golden, do you have
24 any objection to PGW Exhibits 1, 2, 3 or 4?

25 MS. GOLDEN: PGW Exhibit 1 -- yes, I have

1 an objection to that because although it may state
2 only one income, it should have been two. So I object
3 on that.

4 JUDGE FORDHAM: But if you look at the
5 last page of your packet, that's the same document.

6 MS. GOLDEN: Yes, they have it marked as
7 their exhibit.

8 JUDGE FORDHAM: Right. But it's already
9 in as your exhibit as well.

10 THE WITNESS: Yeah. Right.

11 JUDGE FORDHAM: Just put a notation on
12 there that the number of household incomes shouldn't
13 have been one, it should have been two. And I object
14 to that.

15 MR. FARINAS: I'm not sure Ms. Golden
16 understands the nature of if you're objecting to my
17 exhibit, you're also objecting to your exhibit. It's
18 the same sheet of paper.

19 MS. GOLDEN: I'm just objecting to the
20 numbers on the household income.

21 JUDGE FORDHAM: We noted that and that's
22 in the record.

23 MS. GOLDEN: I just wanted that to be
24 noted.

25 And that's all I have, ma'am.

1 JUDGE FORDHAM: I would note for the
2 record again that PGW Exhibit 1 is the same as the
3 Complainant's Exhibit 2 and PGW Exhibit 3 is the same
4 as Complainant's Exhibit 3. So we have PGW Exhibit 1
5 that Ms. Golden indicated that should have been 2
6 listed instead of one household member. That document
7 is admitted.

8 (Whereupon, the document marked
9 as PGW Exb. No. 1
10 was received in evidence.)

11 JUDGE FORDHAM: PGW Exhibit 2, 3 and 4
12 admitted without objection or notation.

13 (Whereupon, the documents marked
14 as PGW Exb. Nos. 2, 3 & 4
15 were received in evidence.)

16 JUDGE FORDHAM: The parties in this
17 matter have presented evidence and we have been at a
18 disadvantage because there is a person who's alleged
19 to be at the property who is not participating in this
20 proceeding. If that person were here, I think this
21 would have changed everything around. If there is an
22 opportunity for Ms. Golden to get the information to
23 give to PGW although we've already had the hearing and
24 at all of the documentation has been submitted, if
25 that can happen before I write my decision, then we

1 could resolve this matter even though we've already
2 had this on the record.

3 It will be at least 40 or more days
4 before I write the decision. I wait for the
5 transcript. I review the documents and write the
6 decision and then it is sent to the Harrisburg office.
7 So if there's something that happens prior to that
8 time, please go ahead and go forward with that.

9 If there's a possibility that Ms. Burton
10 is not going to be at the residence for a long period
11 of time, there might still be a problem with getting
12 that information. So there are a lot of uncertainties
13 here. So once you find out additional information if
14 you can and I'm talking specifically to Ms. Golden at
15 this point. If you could get that information to PGW,
16 then I'm sure they would use the information and if it
17 helps your father out, then I would not have to write
18 a decision in this matter.

19 If I do have to write a decision in this
20 matter, I will review all of the testimony that has
21 been presented to me, the exhibits that has been
22 entered into evidence and write a decision which will
23 be sent out to the Harrisburg office.

24 It will be sent to the parties with that
25 decision, a copy of my decision it will be a letter

1 saying that you object to the judge's decision. That
2 is how you file exceptions and you can file exceptions
3 and the full commission will review it.

4 If there is no review of my decision, my
5 decision will become final by operation of law and you
6 receive a copy of that notification indicating that it
7 is final. If not if the Commission reviews it, then
8 they will send you a final order.

9 And I would like to thank the parties.
10 This was a difficult case. And I would like to thank
11 you and hopefully everybody can understand that this
12 is litigation. It's not personal. And I don't want
13 Ms. Golden to think that anything was said personal
14 disparaging to her. And I believe that everything was
15 done because of the side that they were on -- the side
16 that you are on. So it's litigation.

17 MS. GOLDEN: Yes, I understand. And
18 Ms. Cromley she gave me her number and stuff just in
19 case I can get more information to her. And if I can,
20 I will do everything.

21 JUDGE FORDHAM: Thank you very much.

22 So I would like to thank the parties for
23 trying to negotiate, and since we're not able to come
24 up with a settlement putting forth the information in
25 the record to allow me to make a decision on this

1 matter.

2 MS. GOLDEN: Thank you for having me.

3 THE WITNESS: Thank you.

4 MR. FARNAS: Thank you, your Honor.

5

6 (Whereupon the hearing was concluded

7 at 12:55 p.m.)

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

C-E-R-T-I-F-I-C-A-T-E

I hereby certify, as the stenographic reporter, that the foregoing proceedings were taken stenographically by me, and thereafter reduced to typewriting by me or under my direction; and that this transcript is a true and accurate record to the best of my ability.

COMMONWEALTH REPORTING COMPANY, INC.

BY: P. G. Brown

Patricia G. Brown

2007 FEB 20 AM 9:38
SECRETARY'S BUREAU

PENNSYLVANIA PUBLIC UTILITY COMMISSION

Comp Exhibit 1

Formal Complaint Form

Please print or type.

1. CUSTOMER NAME (COMPLAINANT)

BA

Your name, mailing address, county, telephone number, utility account number and service address:

Name RUSSELL GOLDEAL

Street/P.O. Box 21 NORTH 42ND ST. Apt # _____

City PHILA. State PA- Zip 19104

County PHILA.

Area Code/HOME Phone 215-923-6507

Area Code/WORK Phone 215-219-7277-Cell #

Utility Account Number 1111746977
(from: your bill)

RECEIVED
2007 FEB 20 AM 9:23
SECRETARY'S BUREAU

If your complaint involves utility service provided to a different address than your mailing address, please list this information below.

Name _____

Street/P.O. Box _____

City _____ State _____ Zip _____

2. UTILITY NAME (RESPONDENT)

Name of utility company your complaint concerns: PHILA. GAS WORKS

3. TYPE OF UTILITY (check one)

ELECTRIC

STEAM HEAT

GAS

WASTE WATER

WATER

MOTOR CARRIER

(taxi, moving company, limousine)

TELEPHONE
(local, long distance)

DOCKETED
FEB 22 2007

Complainant 1 2/8/07 AB
C-20067057 State Office
PHILA HRNG

DOCUMENT
FOLDER

4. COMPLAINT (check one)

A. In general, what is your complaint?

I want to oppose the company's proposed rate increase.

There are incorrect charges on my bill.

There is a reliability, safety or quality problem with my utility service.

I received a notice that my utility service is being terminated.

I would like a payment agreement.

Other. REMOVED FROM CRP WITH AMT. OF PAYMENT FOR \$122.60 TO
(explain) INCREASED AMT. OF \$240.00 A MONTH.

B. State the facts of your complaint.

Include any specific dates, times or places that are important. If the complaint is about a bill, tell us about any charges that you believe are not correct. Use additional paper if you need more space. Provide copies of all relevant documents you believe will support your complaint.

(ATTACHED IS COMPLAINT.)

5. RELIEF

What do you want the Public Utility Commission to do about your complaint? Use additional paper if you need more space.

(ATTACHED)

NOVEMBER 3, 2006

4. B COMPLAINT

THIS APPEAL IS ON BEHALF OF MY FATHER RUSSELL GOLDEN WHO RESIDES AT 21 NORTH 42ND ST. PHILA. PA. 19104. MY FATHER HAS SERIOUS MEDICAL CONDITIONS AND IS ILLITERATE AND BECAUSE OF HIS CONDITIONS HE DOESN'T COMMUNICATE VERY WELL. MY NAME IS DEVONNE GOLDEN AND I RESIDE AT 430 BROWN ST. PHILA. PA. 19123 AND I AM THE POWER OF ATTORNEY FOR MY FATHER. MY FATHER RECENTLY RECEIVED DECISION FROM THE PUC WHICH INCREASED HIS PAYMENT FROM 122.60 TO 240.00 A MONTH. THE DECISION ALSO STATED HE IS NO LONGER ELIGIBLE FOR CRP PROGRAM.

MY FATHER LOCATED THE PREVIOUS CRP AGREEMENT AND NOTICED THE DATE AND THOUGHT HE WAS ABOUT TO BE TERMINATED. HE WENT TO THE NEAREST COMPANY OFFICE AND SPOKE TO REPRESENTATIVE AND PROVIDED HIS BANK STATEMENT. MY CONCERN IS WHY DID COMPANY REPRESENTATIVE DOCUMENT INFORMATION FROM BANK STATEMENT AND NOT ADVISE MY FATHER OF OTHER INFORMATION HE COULD PROVIDE THAT COULD ASSIST HIM IN BEING ELIGIBLE FOR CRP. (WHEN PREVIOUS INFORMATION GIVEN DID NOT INCLUDE BANK STATEMENT) MY FATHER RECEIVES INCOME OF \$1274.40 MONTHLY BUT BECAUSE OF HIS MEDICAL EXPENSES AND OTHER HOUSEHOLD EXPENSES THAT AMOUNT IS DECREASED GREATLY. MY FATHER CONTACTED PUC AFTER VISITING COMPANY OFFICE AND WAS ADVISED TO CALL COMPLAINT LINE 1.800.782.1110 TO FILE A COMPLAINT. MY FATHER DID

(4 B child)

NOT HAVE A TERMINATION DATE. MY FATHER CONTACTED ME AFTER CONTACT WITH PUC TO LET ME KNOW WHAT HE DONE. MY FATHER NEEDED MY ASSISTANCE TO FILE COMPLAINT BUT I DIDN'T UNDERSTAND WHY HE HAD WENT TO COMPANY OR CALLED PUC. MY FATHER STATED HE REMEMBERED HE WAS SUPPOSED TO SOMETHING WITH COMPANY IN THE SUMMER. HE RECOGNIZED THE ENVELOPE AND TOOK IT TO COMPANY. RECENTLY, MANY OUT OF POCKET MEDICAL EXPENSES AND PRESCRIPTIONS HAD TO BE PAID FOR MY FATHER BECAUSE HE WAS HOSPITALIZED AGAIN AND THE PLAN ~~HE~~ WAS COVERED WITH DIDN'T COVER ALL OF HIS EXPENSES AND THIS WAS A HARDSHIP BUT PAYMENT FOR CRP WAS ALWAYS MADE.

REGARDING CHRISTINE BURTON WHO IS MY FATHER'S LIVE-IN GIRLFRIEND WAS RESIDING WITH MY FATHER WHEN PREVIOUS CRP AGREEMENT WAS MADE AND WHO SIGNED FOR MY FATHER AND HERSELF. (MS. BURTON SIGNED FOR MY FATHER BECAUSE WHEN HE IS NOT FEELING WELL HE CAN'T SIGN HIS NAME HE MAY SCRIBBLE.) MS. BURTON WAS BRIEFLY NOT IN THE HOUSEHOLD WHEN MY FATHER GAVE INFORMATION TO COMPANY AND BECAUSE OF HIS MEMORY LOSS HE WASN'T CERTAIN OF TIME WHEN SHE LEFT AND RETURNED. MS. BURTON DOES RESIDE WITH MY FATHER AND SHE IS NOT EMPLOYED.

WHEN I WAS REQUESTED TO SUBMIT PREVIOUS AGREEMENT FOR CRP TO INV. TERRY TRUIT, INFO. WAS FAXED AND SHE CONFIRMED SHE RECEIVED INFORMATION.

I WAS NOT REQUESTED TO PROVIDE ANY MORE INFORMATION AND I FOLLOWED UP WITH CASE CONTACTING PUC ON ELEVEN OCCASSIONS. ON 9/30/06 (SAT.) I RECD A PHONE CALL FROM REGINA ROBINSON WHO ADVISED ME MY FATHER'S CASE WAS CLOSED. I DIDN'T KNOW THIS PERSON BECAUSE WE HAD NO PREVIOUS CONTACT AND I FELT SHE WAS NOT TRYING TO ASSIST ME WITH MY FATHER'S ISSUE. I REQUESTED THAT ALL CORRESPONDENCE BE ADDRESSED TO ME. MY FATHER CONTACTED ME TO STATE A LETTER WAS MAILED TO HIS HOUSE. I HAD EXPRESSED NECESSITY OF DECISION BE MAILED TO MY ADDRESS AND LETTER STILL WAS MAILED TO MY FATHER.

5. RELIEF:

I NEED THE PUC TO ORDER THE CO. TO PLACE MY FATHER BACK ON AMOUNT OF \$122.60 OR GIVE AMOUNT THAT IS AFFORDABLE BECAUSE \$240.00 A MONTH IS A HARDSHIP.

(MY FATHER'S BILL FOR SEPT. 2006 WAS FOR \$46.00.)

CHRISTINE BURTON IS MY FATHER'S GIRLFRIEND AND SHE DOES RESIDE WITH MY FATHER. IF GIVEN A LOWER PAYMENT AMOUNT BALANCE BILL WILL BE PAID. MY FATHER CANNOT HAVE SERVICE TERMINATED BECAUSE HE IS ELDERLY WITH SERIOUS MEDICAL CONDITIONS. ALSO, MY FATHER'S PRESCRIPTIONS ARE COSTLY AND ARE VERY NECESSARY TO SUBSTAIN HIS LIFE SO CANT ALLOW HIM NOT TO HAVE THEM. (THANK YOU FOR REVIEWING MY FATHER'S APPEAL)

6. PROTECTION FROM ABUSE

Answer the following question if your complaint is against a natural gas distribution company, an electric distribution company or a water company AND your complaint is about a billing problem, an application for service problem, a termination of service problem or a request for a payment agreement.

Has a court granted a "Protection from Abuse" order for your personal safety?

YES

NO

7. PRIOR UTILITY CONTACT

Answer the following question only if you are a residential customer and your complaint is against an electric distribution utility, natural gas distribution utility or a water distribution utility.

Have you spoken to a utility company representative about this complaint?

YES
(includes appeals of BCS determinations)

NO

If you tried to, but could not speak to a utility company representative about your complaint, please explain why.

8. VERIFICATION AND SIGNATURE

You must print or type your name below on the line provided for the verification paragraph, and you must sign and date (in ink) this form on the lines provided.

Verification:

I, RUSSELL GOLDEN, hereby state that the facts above set forth are true and correct (or are true and correct to the best of my knowledge, information and belief) and that I expect 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 (relating to unsworn falsification to authorities).

Russell Golden
(Signature)

11-03-06
(Date)

DeVonne Holden Power of Attorney*
(enclosed his copy of PAPERWORK)

**DOCUMENT
FOLDER**

DURABLE POWER OF ATTORNEY

Exhibit 2

Notice to Principal

THE PURPOSE OF THIS POWER OF ATTORNEY IS TO GIVE THE PERSON YOU DESIGNATE (YOUR "AGENT") BROAD POWERS TO HANDLE YOUR PROPERTY, WHICH MAY INCLUDE POWERS TO SELL OR OTHERWISE DISPOSE OF ANY REAL OR PERSONAL PROPERTY WITHOUT ADVANCE NOTICE TO YOU OR APPROVAL BY YOU.

THIS POWER OF ATTORNEY DOES NOT IMPOSE A DUTY ON YOUR AGENT TO EXERCISE GRANTED POWERS, BUT WHEN POWERS ARE EXERCISED, YOUR AGENT MUST USE DUE CARE TO ACT FOR YOUR BENEFIT, AND IN ACCORDANCE WITH THIS POWER OF ATTORNEY.

YOUR AGENT MAY EXERCISE THE POWERS GIVEN HERE THROUGHOUT YOUR LIFETIME, EVEN AFTER YOU BECOME INCAPACITATED, UNLESS YOU EXPRESSLY LIMIT THE DURATION OF THESE POWERS, OR YOU REVOKE THESE POWERS, OR A COURT ACTING ON YOUR BEHALF TERMINATES YOUR AGENT'S AUTHORITY.

YOUR AGENT MUST KEEP YOUR FUNDS SEPARATE FROM YOUR AGENT'S AUTHORITY.

A COURT CAN TAKE AWAY THE POWERS OF YOUR AGENT IF IT FINDS YOUR AGENT IS NOT ACTING PROPERLY.

THE POWERS AND DUTIES OF AN AGENT UNDER A POWER OF ATTORNEY ARE EXPLAINED MORE FULLY IN 20 PA.C.S.A. CHAPTER 56.

IF THERE IS ANYTHING ABOUT THIS FORM THAT YOU DO NOT UNDERSTAND, YOU SHOULD ASK A LAWYER OF YOUR OWN CHOOSING TO EXPLAIN IT TO YOU.

I HAVE READ OR HAD EXPLAINED TO ME THIS NOTICE AND I UNDERSTAND ITS CONTENTS.

DOCKETED
FEB 22 2007

Russell Golden 6/13/06
RUSSELL GOLDEN Date

RECEIVED

FEB 20 2007

*C2 2/3/07 PB
C-20067057 Stutz office
PHILA HRNG*

PAGE 1 OF 6 PAGES

PA PUBLIC UTILITY COMMISSION
SECRETARY'S BUREAU

securities registered in my name; and to collect and receipt for all interest and dividends due and payable to me.

4. To invest in my name in any stock, shares, bonds, securities or other property, real or personal, and to vary such investments as she, in her sole discretion, may deem best; and to vote at meetings of shareholders or other meetings of any corporation or company and to execute any proxies or other instruments in connection therewith.

5. To enter into and upon all and singular my real estate, and to let, manage, and improve the same or any part thereof, and to repair or otherwise improve or alter, and to insure any buildings thereon; to sell, either at public or private sale or exchange any part or parts of my real estate or personal property for such consideration and upon such terms as she shall think fit, and to execute and deliver good and sufficient deeds or other instruments for the conveyance or transfer of the same, with such covenants of warranty or otherwise as she shall see fit, and to give good and effectual receipts for all or any part of the purchase price or other consideration; and to mortgage, including purchase money mortgage, and to execute bonds and warrants and all other instruments and documents in connection therewith and relating thereto, and such power shall not be in limitation of any other powers herein set forth.

6. To contract with any person for leasing for such periods, at such rents and subject to such conditions as she shall see fit, all or any of my said real estate; to let any such person into possession thereof; to execute all such leases and contracts as shall be necessary or proper in that behalf; to give notice to quit to any tenant or occupier thereof; and to receive and recover from all tenants and occupiers thereof or any part thereof all rents, arrears or rent, and sums of money which now are or shall hereafter become due and payable in respect thereof; and also on

PAGE 3 OF 6 PAGES

**AUTHORIZATION TO DISCLOSE INFORMATION ABOUT ME
FOR PFIZER INC. PATIENT ASSISTANCE PROGRAMS**

To the Patient: Pfizer Inc. offers patient assistance programs (the "Program") to help patients who qualify obtain certain Pfizer medicines at no cost. In order to determine your eligibility for the Program and to administer your participation in the Program if you are accepted, Pfizer, along with its affiliated companies and contractors who administer the Program, need to obtain certain information about you from your doctor. Pfizer agrees that it will only use this information to determine your eligibility for this Program, to administer the Program, and to account for your withdrawal if you decide to stop participating in this Program. Please complete this Authorization, sign and date it, and return it to your doctor.

To the Physician: Please retain the original signed Authorization with the patient's records and provide a copy to the patient. You do not need to return this patient Authorization to Pfizer.

* * *

I request and authorize my doctor, Bonnie L. Van Uiter, MD ("Doctor"), to give Pfizer Inc., including representatives and contractors who work on behalf of Pfizer in this Program, information about me and my medical condition, which is necessary to determine my eligibility for the Program and for my continuing participation in the Program if I am accepted. The type of information that may be given under this authorization includes:

- My name and birth date
- My address and telephone number
- My social security number
- Financial information about me
- Information about my health benefits or health insurance coverage
- Information on my medical condition, as necessary

I know that I can cancel this authorization at any time by writing to my Doctor at 501 S. 54th St., Suite 128, Philadelphia, Pa. 19143. If I cancel this authorization, then my Doctor will stop providing Pfizer, and its representatives, with information about me. However, I cannot cancel actions that have already been taken by relying on my authorization.

I understand that once my Doctor gives Pfizer information about me based on this authorization, federal privacy laws may not prevent Pfizer from further disclosing my information. I also understand that signing this authorization does not guarantee that I will be accepted into a Pfizer patient assistance program.

This authorization will expire one (1) year after the date it is signed, below, or one (1) year after the last date I receive medicines under the Program, whichever is later.

Please return the signed form to your Doctor. You are entitled to a copy for your records.

Patient or Personal Representative of Patient

Russell Golden
Signature

Date 12-11-06

RUSSELL GOLDEN
Name (Please Print)

Durable Power of Attorney
Authority to sign on behalf of Patient (if applicable)

DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, RUSSELL GOLDEN, have constituted, made and appointed, and by these Presents do constitute, make and appoint DeVONNE GOLDEN as my true and lawful attorney. This Power of Attorney shall not be affected by my subsequent disability or incapacity.

1. To ask, demand, sue for, recover and receive all sums of money, debts, goods, merchandise, chattels, effects and things of whatsoever nature or description which are now or hereafter shall be or become owing, due, payable, or belonging to me in or by any right whatsoever, and upon receipt thereof, to make, sign, execute and deliver such receipts, releases or other discharges for the same, respectively, as he shall think fit.

2. To deposit any monies which may come into her hand as such attorney with any bank or banker, either in my or her own name, and any of such money or any other money to which I am entitled which now is or shall be so deposited to withdraw as he shall think fit; to sign mutual savings bank and federal savings and loan association withdrawal orders; to sign and endorse checks payable to my order and to draw, accept, make, endorse, discount, or otherwise deal with any bills of exchange, checks, promissory notes or other commercial or mercantile instruments; to borrow any sum or sums of money on such terms and with such security as he may think fit and for that purpose to execute all notes or other instruments which may be necessary or proper; and to have access to any and all safe deposit boxes registered in my name.

3. To sell, assign, transfer and dispose of any and all stocks, bonds, including U.S. Savings Bonds, mutual funds, insurance policies and annuities, loans, mortgages or other

**DOCUMENT
FOLDER**

PAGE 2 OF 6 PAGES

DOCKETED
FEB 22 2007

C2 PB 2/8/07
C-20067057 State Office

nonpayment thereof or of any part thereof to take all necessary or proper means and proceedings for determining the tenancy or occupation of such tenants or occupiers, and for ejecting the tenants or occupiers and recovering the possession thereof.

7. To commence, prosecute, discontinue, or defend all actions or other legal proceedings touching my estate or any part whatsoever, or touching any matter in which I or my estate may be in any wise concerned; to settle, compromise, or submit to arbitration any debt, demand or other right or matter due me or concerning my estate as she, in her sole discretion, shall deem best and for such purpose to execute and deliver such release, discharges or other instruments as she may deem necessary and advisable; and to satisfy mortgages, including the execution of a good and sufficient release or other discharge or such mortgage.

8. To execute, acknowledge and file Federal, State and local income tax and personal property tax returns.

9. To engage, employ and dismiss any agents, clerks, servants or other persons as she, in her sole discretion, shall deem necessary and advisable.

10. To make gifts, or limited gifts; to disclaim any interest in property; to authorize my admission to a medical, nursing, residential or similar facility and to enter into agreements for my care; and, to authorize medical and surgical procedures.

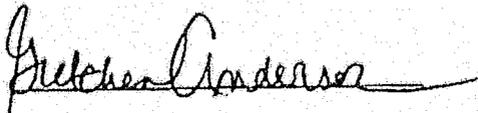
11. In general, to do all other acts, deed, matters and things whatsoever in or about my estate, property and affairs and things herein, either particularly or generally described, as fully and effectually to all intents and purposes as I could do in my own proper person if personally present, giving to my said attorney power to make and substitute under her an attorney or

attorneys for all the purposes herein described, hereby ratifying and confirming all that the said attorney or substitute or substitutes shall do therein by virtue of these presents.

12. In addition to the powers and discretion herein specifically given and conferred upon herin, and notwithstanding any usage or custom to the contrary, to have the full power, right and authority to do, perform and to cause to be done and performed all such acts, deeds, matters and things in connection with my property and estate as she, in her sole discretion, shall deem reasonable, necessary and property, as fully, effectually and absolutely as if she were the absolute owner and possessor thereof.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 13th day of June, 2006.

WITNESS:



 (SEAL)
RUSSELL GOLDEN

COMMONWEALTH OF PENNSYLVANIA:

SS

COUNTY OF PHILADELPHIA :

On this 13th day of June, 2006, before me, the subscribed, a Notary Public in and for the Commonwealth and County aforesaid, personally appeared the within named RUSSELL GOLDEN and in due form of law acknowledged the foregoing instrument of writing to be his act and deed and that he executed the same for the purposes therein contained.

IN WITNESS WHEREOF, I have set my hand and notarial seal.


NOTARY PUBLIC

PAGE 5 OF 6 PAGES

COMMONWEALTH OF PENNSYLVANIA
NOTARIAL SEAL
LYNNETT E. BROOKS, Notary Public
City of Philadelphia, Phila: County County
My Commission Expires April 26, 2009

9. LEGAL REPRESENTATION (IF ANY)

If you are represented by a lawyer in this matter you must provide your lawyer's name, address and telephone number.

Lawyer's Name _____

Street _____

City _____ State _____ Zip _____

Area Code/Phone Number _____

10. FILING

Please return the completed form to one of the addresses listed below:

If using U.S. Postal Service:

If using overnight delivery service:

Secretary Pennsylvania Public Utility Commission P.O. Box 3265 Harrisburg, PA 17105	Secretary Pennsylvania Public Utility Commission 400 North Street Commonwealth Keystone Building, 2 nd Floor Harrisburg, Pennsylvania 17120
--	--

Facsimiles and/or electronic filings of the complaint form will not be accepted.

If you have any questions about filling out this form, please contact the Secretary's Bureau at 717-772-7777.

Keep a copy of your complaint for your records.

SOCIAL SECURITY ADMINISTRATION

Cph 3

Date: November 8, 2006
C

RECEIVED

FEB 20 2007

RUSSELL GOLDEN
21 N 42ND ST
PHILADELPHIA PA 19104-2202

PA PUBLIC UTILITY COMMISSION
SECRETARY'S BUREAU

You asked us for information from your record. The information that you requested is shown below. If you want anyone else to have this information, you may send them this letter.

Information About Current Social Security Benefits

Beginning December 2005, the full monthly Social Security benefit before any deductions is.....\$ 1274.40

We deduct \$88.50 for medical insurance premiums each month.

The regular monthly Social Security payment is.....\$ 1185.00
(We must round down to the whole dollar.)

Social Security benefits for a given month are paid the following month. (For example, Social Security benefits for March are paid in April.)

Your Social Security benefits are paid on or about the third Wednesday of each month.

Date of Birth Information

The date of birth shown on our records is June 13, 1938.

Medicare Information

You are entitled to hospital insurance under Medicare beginning March 2000.

You are entitled to medical insurance under Medicare beginning March 2000.

You are enrolled in a Medicare Advantage (Medicare Part C) plan beginning January 1, 2006.

DOCKETED
FEB 22 2007

*C3 2/8/07 PB
C-20067057 Statz office
PHILA HRNG*

DOCUMENT
FOLDER

U-PENN MED CTR -PRESBYTERIAN
39TH & MARKET STS
PHILADELPHIA PA 19104

FROM 7-24-06 TO 7-24-06
RUN DATE: 7-28-06
PH# 215-662-9494

RECORD OF PRESCRIPTIONS FOR:
RUSSELL GOLDEN
21 N. 42ND ST.
PHILADELPHIA PA 19104
215-386-0295

BIRTH DATE: 6-13-38

PAGE 1

Exhibit 4

RX #	DATE	BILL	DRUG	RPH	QTY	RFL
01065036	7-24-06		FUROSEMIDE 40 MG 00781-1966-10 DS: 30 \$3.55 DR CATO TAKE 1 TABLET EVERY DAY	TV	30	0 OF 11
01065035	7-24-06		METOPROLOL TARTRATE 50 MG 00093-0733-10 DS: 30 \$19.85 DR CATO TAKE 1 TABLET BY MOUTH TWICE DAILY	TV	60	0 OF 11
01065034	7-24-06		LIPITOR 20 MG 00071-0156-23 DS: 30 \$127.15 DR CATO TAKE 1 TABLET EVERY DAY	TV	30	0 OF 11
01065033	7-24-06		NORVASC 10 MG 00069-1540-68 DS: 30 \$77.20 DR CATO TAKE 1 TABLET EVERY DAY	TV	30	0 OF 11
01065032	7-24-06		PLAVIX 75 MG 63653-1171-01 DS: 30 \$149.60 DR CATO TAKE 1 TABLET EVERY DAY	TV	30	0 OF 11
01060108	7-24-06		FINASTERIDE 5MG 00093-5825-01 DS: 07 \$25.45 DR GOLDSTEIN TAKE 1 TABLET DAILY	TV	7	2 OF 5

TOTAL COST OF PRESCRIPTIONS LISTED: \$402.80

RECEIVED

FEB 20 2007

PA PUBLIC UTILITY COMMISSION
SECRETARY'S BUREAU

**DOCUMENT
FOLDER**

DOCKETED
FEB 22 2007

*C4 2/8/07 PB
C-20067057 state office
PHILA HRNG*



Independence Blue Cross

Independence Blue Cross
P.O. Box 1210
Newark, NJ 07101-1210

MEMBER NUMBER	GROUP NUMBER	ACCOUNT NUMBER	PAYMENT DUE DATE	AMOUNT DUE
7011611400	899225	1391966	11/01/06	\$172.00
Russell Golden RR# PREM 0611				

COVERAGE PERIOD		TYPE OF COVERAGE	AMOUNT
FROM	TO		
11/01/06	11/30/06	QM49 SINGLE STANDARD	172.00

KEEP THIS PORTION FOR YOUR RECORDS

CURRENT CHARGES 172.00
 PREVIOUS BALANCE 172.00
 PAYMENTS RECEIVED 172.00-
 NEW BALANCE 172.00

INDEPENDENCE BLUE CROSS
 Treasury Services
 1901 Market Street
 Walk-In Service 001
 0631002-1 11/06/2006 93
 Mon Nov06, 2006 10:37 AM

Receipt Ref Nbr: ROS31002-1/0027

1 - IBC MMS BILL DIRECT Pym- \$172.00
 Tran Ref Nbr: 10631002-1/0032
 Acct Number: 1391966

1 ITEM(S): TOTAL: \$172.00
 Cash \$180.00
 Total Received: \$180.00

CHANGE: \$8.00
 Thank You!

*****CUSTOMER COPY*****

THIS BILL OR YOUR ENROLLMENT STATUS, PLEASE CALL
 VICE HOURS ARE MONDAY-FRIDAY 8:00AM TO 6:00PM.

PAYMENTS RECEIVED AFTER 10/04/06
 CHECK NO. AMOUNT PAID

TOTAL AMOUNT	172.00
AMOUNT PAID	172.00

Page 1

Name: RUSSELL GOLDEN
 Service Address: 21 N 42ND ST, PHILADELPHIA
 Phone Number: 215-386-0295
 Account Number: 90429-00807
 Issue Date: 01/08/2007

RECEIVED

FEB 20 2007

General Information

PA PUBLIC UTILITY COMMISSION
 SECRETARY'S BUREAU

Next scheduled meter reading: February 7, 2007
 Payment Information: PECO Energy, 2301 Market St, Philadelphia, PA, 19101, walk-in business hours Monday through Friday 8:30AM to 5:00PM. For additional payment options, go to www.peco.com/ehome. If you have any questions or concerns, please call 1-800-494-4000 before the due date.
 To pay by phone, call 1-877-432-9384. (A convenience fee will apply.)
 Si tiene alguna pregunta, favor de llamar al numero 1-800-494-4000 antes de la fecha de vencimiento.

Meter Information

Read Date	Meter Number	Load Type	Reading Type	Meter Reading		Diff	Mult X	Usage
				Previous	Present			
01/06	105205498	General Service	Tot kWh	27586 ACT	27978 ACT	392	1	392
Total kWh Used				392				

Current Period

Electric Residential Service

Service 12/04/2006 to 01/06/2007 - 33 Days

Customer charge				\$5.18
Generation Charges	392 kWh	X	\$0.06020	23.60
Transmission Charges	392 kWh	X	0.00550	2.16
Distribution Charges	392 kWh	X	0.04680	18.35
Transition Charges	392 kWh	X	0.02790	10.94
State Tax Adjustment				-0.26
Total current charges				\$59.97

Other Basic Charges

Charges from previous bill	\$45.42
Late payment charge	\$0.68
Total other charges	\$46.10
Total amount due	\$106.07

When paying in person, please bring the entire bill

**DOCUMENT
 FOLDER**

DOCKETED
 FEB 22 2007

CS 2/8/07 JB
 C-20067057 state office
 PHILA HRNZ

Colby



We never stop working for you.

Billing Date: 01/07/07 Page 1 of 6
Telephone Number : 215 386-0295
Account Number: 215 386-0295 547 26Y

R GOLDEN

Account Summary

Previous Charges	\$ 113.18
No Payment Received	.00
Past Due Charges (please pay now)	\$ 113.18
New Charges	
Verizon (page 3)	\$ 62.66
Total New Charges Due Feb 01	\$ 62.66
Total Due: (Past Due + New)	\$ 175.84



Verizon Sponsors The GRAMMYs
Verizon returns for its third year
as the official broadband sponsor
of the 49th Annual GRAMMY® Awards
Be sure to watch on Feb 11, 2007,
8 00 pm ET/PT - live on CBS.

Questions about your bill? Call 1 800 660-2215
See page 2 for all other Verizon contact information

Change of billing address?
Go to verizon.com/billingaddress or see page 2

▼ Detach & return payment slip with your check, payable to Verizon.

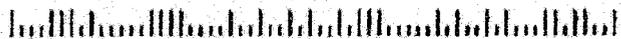
QUESTIONS

(215) 686-6880

Water Revenue Bureau
Philadelphia Revenue Department

1401 JFK Boulevard Philadelphia, Pa 19102-1663

WATER/SEWER BILL



R GOLDEN
21 N 42ND ST
PHILADELPHIA PA 19104-2202

SERVICE ADDRESS
21 N 42ND ST

ACCOUNT NUMBER
029-88620-00021-001

INCLUDES PAYMENTS
ON OR BEFORE 01/12/07

ON-LINE BILL PAYMENT IS AVAILABLE AT WWW.PHILA.GOV

Billing Date	Cycle	Meter Number	Service	Dates Served & Readings		Usage 100 Cu Ft
				From	To	
01/13/07	07-01	0376576	41R	12/11/06 4	01/12/07 6	2



PREVIOUS BALANCE	5.82
CURRENT CHARGE:	28.27
SERVICE CHARGE	20.64
USAGE CHARGE	7.63

LAST PAYMENT MADE 12/29/06
PAYMENT AMOUNT \$ 140.00 THANK YOU

TOTAL DUE BY 02/07/07 \$34.09

MAIL THIS PORTION WITH PAYMENT

WATER/SEWER BILL

FOR OFFICIAL USE

029-88620-00021-001	
220 0701 0612 41R 0376576	
28.27	1.41
	5.82

TOTAL DUE BY 02/07/07 \$34.09

PENALTY	\$1.41
AMT DUE AFTER 02/15/07	\$35.50

R GOLDEN
21 N 42ND ST

Water Revenue Bureau

33372021507000088620000210011000000355000000034090290000100000000007

lph 7



The City and School District
of Philadelphia



GOLDEN RUSSELL
21 N 42ND ST
PHILADELPHIA PA 19104-2202

2007 REAL ESTATE TAX BILL

Questions ? Call 215-686-6442
Preguntas ? Llame 215-686-6442

PROPERTY BILLED		OWNER	GOLDEN RUSSELL
21 N 42ND ST		OWNER	

ACCOUNT NO.	06-1-241500	PROPERTY ID.	88620 00021	MARKET VALUE	12,200.00
-------------	-------------	--------------	-------------	--------------	-----------

ASSESSED VALUE

Taxable	Non-Taxable
3,904	00

Tax Rate

(Per \$1000.00 of Taxable Assessed Value)
 City \$34.74
 School \$47.90
 Total \$82.64

* Additions imposed by law will accrue on the unpaid 2007 tax at the rate of 1.5% per month from April 1, 2007 through January 1, 2008. These additions will be added to the tax principal.
 * As of January 1, 2008 a lien will be placed on this property and additional interest and penalty will be charged on any 2007 balance.

1	TAX DUE BEFORE CREDITS	322.63
CREDITS		
2	Senior Citizen, Low Income Program Savings	(.00)
3	Overpayment from 2006 and/or prior years	(.00)
4	Prepayment of 2007 Tax	(.00)
5	TAX DUE ON OR BEFORE FEBRUARY 28, 2007 INCLUDES 1% DISCOUNT	319.40
6	TAX DUE ON OR BEFORE MARCH 31, 2007	322.63

Mail portion below.

Your canceled check is your receipt.

RT101 (08/2006)

Make checks payable to "City of Philadelphia"

OWNER/PROPERTY BILLED GOLDEN RUSSELL 21 N 42ND ST	ACCOUNT NO.	PROPERTY ID.	Tax due on or before FEB 28	319.40
	06-1-241500	88620 00021	Tax due on or before MAR 31	322.63

GOLDEN RUSSELL
21 N 42ND ST
PHILADELPHIA PA 19104-2202

REAL ESTATE TAX BILL 2007

OWNER: SOC. SEC. # / REG. ID. #	XXX-XX-9394
OWNER: SOC. SEC. # / REG. ID. #	
TAXPAYERS DAYTIME PHONE #	

RECEIVED

FEB 20 2007

PHILADELPHIA PA 19101-8409

PA PUBLIC UTILITY COMMISSION
SECRETARY'S OFFICE 700000000061241500000003226300000319400070000000188990502

**DOCUMENT
FOLDER**

*Q7 2/8/07 RB
C-20067657 State Office
PHILAHUNG*

DOCKETED
FEB 22 2007

CITI

Citicorp Trust Bank, fsb

Citicorp Trust Bank

CLIENT SERVICES
1-800-997-8467HEARING IMPAIRED NUMBER
1-800-637-8878

www.citicorptrustbank.com

76804-005308-002
RUSSELL GOLDEN
21 N 42ND ST
PHILADELPHIA PA 19104-2202*Copy 7*Statement Date: 01/20/07
Account Number: 0007648576**PAYMENT INFORMATION**

Payment Due Date	02/10/07
Regular Payment Amount	133.19
Late Payments	0.00
Late Charges	0.00
Total Amount Due	133.19

SEE REVERSE SIDE FOR ALTERNATE PAYMENT PLANS.

LOAN SUMMARY

Principal Balance*	7,076.46
Service Fees	0.00
Deferred Mod. Fees	0.00**
Current Year Interest Paid	59.73
Prior Year Interest Paid	707.57

* NOT A PAYOFF BALANCE. CALL FOR DETAILS.

TRANSACTION ACTIVITY SINCE LAST STATEMENT

DATE	DESCRIPTION	TRANSACTION AMOUNT	AMOUNT APPLIED TO LATE CHARGES/FEES	AMOUNT APPLIED TO INTEREST	AMOUNT APPLIED TO PRINCIPAL	ESCROW
01/04/07	PAYMENT	133.19	0.00	59.73	73.46	0.00

CITI

RUSSELL GOLDEN

PAYMENT COUPON
SEND NO PAYMENT Check here if your address or telephone number has changed and enter new information in the space provided on the back.OFFICE NUMBER
6753800ACCOUNT NO.
0007648576

TOTAL AMOUNT DUE ON 02/10/07

133.19

PAYMENT DUE AFTER, 02/25/07

133.19

AMOUNT REMITTED

\$

--	--	--	--	--	--	--	--

Citicorp Trust Bank, fsb

A member of citigroup

We currently show you are enrolled in our Equity Builder program. Your payment is automatically deducted from your personal bank account, so there is no need to send in a payment. For specific draft information, please visit our website at www.citicorptrustbank.com or contact Client Services.

Payment Due Date
 01/31/07

Your Account Summary

Balance, Your Existing Card:	\$0.00
Amount Over Available:	\$0.00
Amount Paid (All):	\$123.51
Total Minimum Due:	\$123.51
Payment Due Date:	01/31/07
Payment Due Amount:	\$123.51
Payment Due Date:	01/31/07
Payment Due Amount:	\$123.51



Whether you want to remodel your kitchen, replace your siding or install a new water heater, your Sears Home Improvement Card is the best tool for the job. You can use your card to qualify all home installed products a Sears card is also good for installed services at The Great Indoors OSH and Sears Hardware and all of the Sears Holding Corporation family of businesses. Get started today!

Your Credit Summary

Total Credit Limit:	\$5,500.00
Total Credit Available:	\$4,415.00

Activity	Start Date	End Date	Duration	Amount
PAY BY PHONE FEE DEERFIELD ILL	12/22/06	12/22/06		10.00
PAY BY PHONE PAYMENT DEERFIELD ILL	12/22/06	12/22/06		272.00

Rate	Balance	Average Daily Balance	Corresponding Annual Percentage Rate	Periodic Rate	Periodic Finance Charge
REGULAR	\$4,084.25	\$4,208.81	17.65%	0.4843% (D)	\$67.22

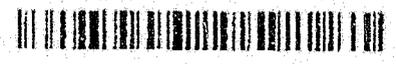
Days in Billing Period: 33
 Effective ANNUAL PERCENTAGE RATE: 17.65%
 Minimum FINANCE CHARGE: \$0.00

Cardmember News

Manage your Sears account securely online. Account Online has all the tools you'll need to check your balance or available credit, view statements, make your Sears card payment online or even view Sears store receipts. It's already available to you, and it's free. Register today at SearsCard.com.

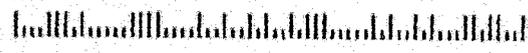
Sears Home Improvement™

Account Number 5049 9401 2149 2432



Account Balance	Payment Due Date	Total Minimum Due	Amount Enclosed
\$4,084.25	01/31/07	\$123.51	\$

0005244 01 A 07003 1 TRS002 F6C 009 7 N



RUSSELL GOLDEN
 21 N 42ND ST
 PHILADELPHIA PA 19104-2202

Make check payable to
 SEARS CREDIT CARDS
 PO BOX 183081
 COLUMBUS, OH 43218-3081

Please make address changes on reverse side.

200 5049941075617669 0408425 0012351 0027200 0112

POOR ORIGINAL

LOW-INCOME HOME ENERGY ASSISTANCE PROGRAM

Enk 8

Date 01/09/07

NOTICE OF INELIGIBILITY

Your application for LIHEAP CASH Benefits of 01/09/07 has been rejected. Your application was rejected for the following reasons(s).

Payment \$0.00

Household's income exceeds income limits.
LIHEAP State Plan, Appendix B, § 601 31(1), 42 U.S.C. § 8624 (c)

Russell Golden
21 n. 42nd street
philadelphia, PA 19104

LIHEAP funds in your account with your fuel dealer and/or utility must be used by June 30 of the year after they are issued or they will be returned to the Department of Public Welfare

ROBERT FOWLER
SUPERVISOR
(215)560-4985
PHILADELPHIA C A O

LOW-INCOME HOME ENERGY ASSISTANCE PROGRAM

Date 01/09/07

NOTICE OF INELIGIBILITY

Your application for LIHEAP CASH Benefits of 01/09/07 has been rejected. Your application was rejected for the following reasons(s).

Payment \$0.00

Household's income exceeds income limits.
LIHEAP State Plan, Appendix B, § 601 31(1), 42 U.S.C. § 8624 (c)

Russell Golden
21 n. 42nd street
philadelphia, PA 19104

LIHEAP funds in your account with your fuel dealer and/or utility must be used by June 30 of the year after they are issued or they will be returned to the Department of Public Welfare

ROBERT FOWLER
SUPERVISOR
(215)560-4985
PHILADELPHIA C A O

C:\clients\p\report\p\weal\lrf\540_010907\lrf73

PHILADELPHIA C A O
2ND FLOOR
4601 MARKET ST.
PHILADELPHIA, PA 19139

DOCKETED
FEB 22 2007

First-Class Mail
U.S. Postage
PAID
Harrisburg, PA
Permit No. 74

RECEIVED

**DOCUMENT
FOLDER**

FEB 20 2007

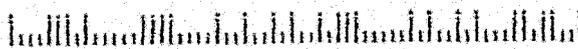
PA PUBLIC UTILITY COMMISSION
SECRETARY'S BUREAU

Russell Golden
21 n. 42nd street
philadelphia, PA 19104

TEAR AT PERFORATION TO OPEN

TEAR AT PERFORATION TO OPEN

1910432202 0008



CS RB 2/8/07
C-20067057 state office
PHILA HRNG

UROLOGY GROUP INC
 333 E. CITY AVENUE
 2 BALA PLAZA SUITE IL27
 BALA CYNWYD, PA 19004

STATEMENT

End 9

Patient: GOLDEN, RUSSELL
 Tax I.D. 232104661

Tel: 215-387-1887

STATEMENT DATE PAGE
 01/15/07 1

GOLDEN, RUSSELL
 21 NORTH 2ND STREET
 PHILA, PA 19104

ACCOUNT NUMBER
 3003930 - 1 / CB

HAPPY NEW YEAR!

INDICATE
 AMOUNT PAID \$ _____

Place Codes: IH=In Patient OH=Out Patient ER=Emergency Room

DATE	ICD9 CD	PL*	DESCRIPTION	AMOUNT
			Balance forward last statement	0.00
05/17/06	788.21	O	51798 RESIDUAL URINE BY ULTRASOUND	125.00
08/02/06			MCCK MEDICARE CHECK	-14.74
08/02/06			BLDN BLUE SHIELD DENIED	106.57
10/10/06			MCWO MEDICARE WRITE OFF	-106.57
06/09/06	596.0	O	99213 OFFICE VISIT	60.00
06/09/06			CASH CASH	-35.00
08/02/06			MCCK MEDICARE CHECK	-44.99
08/02/06			MCWO MEDICARE WRITE OFF	-3.76
06/09/06	596.0	O	51726 CYSTOMETROGRAM COMPLEX	450.00
08/02/06			MCCK MEDICARE CHECK	-311.94
08/02/06			BLDN BLUE SHIELD DENIED	60.08
10/10/06			MCWO MEDICARE WRITE OFF	-60.08
06/09/06	596.0	O	52000 CYSTOSCOPY	275.00
08/02/06			MCCK MEDICARE CHECK	-89.30
08/02/06			BLDN BLUE SHIELD DENIED	163.38
10/10/06			MCWO MEDICARE WRITE OFF	-163.38
06/09/06	596.0	O	52000 CYSTOSCOPY	75.00
08/02/06			MCCK MEDICARE CHECK	-60.00

RECEIVED

FEB 20 2007

DOCKETED
 FEB 22 2007

PA PUBLIC UTILITY COMMISSION
 SECRETARY'S BUREAU

Ref. Phy: GOLDSTEIN, IRWIN S. MD

CURRENT AMOUNT \$ 0.00	PAST DUE AMOUNT \$ 95.24	PLEASE PAY THIS AMOUNT \$ 95.24
---------------------------	-----------------------------	------------------------------------

THIS ACCOUNT IS BEING REVIEWED BY OUR COLLECTION DEPARTMENT. PLEASE CONTACT OUR OFFICE IMMEDIATELY AT 215-947-6556

*C9 DB 2/8/07
 C-20067057 state office
 PHILA HRNG*

DOCUMENT
 FOLDER

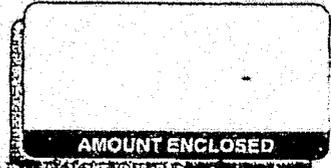
PENN CARE AT HOME
 ONE PRESIDENTIAL BLVD
 SUITE 400
 BALA CYNWYD, PA 19004

PHN (610) 747-3400 EXT. 3441

RUSSELL GOLDEN
 21 N 42ND ST

PHILADELPHIA PA 19104

CHARGES OR PAYMENTS AFTER
 BILLING DATE 01/18/07
 WILL APPEAR ON YOUR NEXT STATEMENT



VISA & MASTERCARD ACCEPTED
 CHECK ONE: _____ VISA _____ M/C
 ACCT# _____ EXP: _____
 SIGN: _____

CHARGES ARE DUE ON PRESENTATION OF THIS STATEMENT.
 PLEASE DETACH AND RETURN THIS PORTION WITH YOUR REMITTANCE

PLEASE KEEP THIS PORTION FOR YOUR RECORDS

DATE	DESCRIPTION OF SERVICES	REFERENCE	CHARGES	CREDITS
	***** PREVIOUSLY BILLED ITEMS *****			
04/14/06	BILLED CLAIM		1020.00	
	TOTAL PREVIOUSLY BILLED:		1,020.00	
	TOTAL NEW BILLING:		0.00	

	TOTAL DUE FROM PATIENT:		1020.00	

CO-PAY, DEDUCTIBLE AND CO-INS
 QUESTIONS SHOULD BE DIRECTED
 TO YOUR INSURANCE CARRIER.

CURRENT	30 DAYS	60 DAYS	90 DAYS	AMOUNT DUE
0.00	1,020.00	0.00	0.00	1,020.00

for what happens next

Statement of Premiums Due

Russell Golden
21 N. 42nd St
Philadelphia PA 19104-2202

Eijk 10

Date Billed: 12/04/2006
Billing Frequency: Quarterly

Billing Control Number: J00610007320
Payment Due Date: 01/05/2007

A payment on the coverage(s) listed below is due on the date shown above. Please make your check or money order payable to Colonial Processing Center and send it, along with the bottom portion of this page, in the enclosed return envelope. Please also write your billing control number on your check or money order.

If you have any questions regarding this premium notice, or if you need other information regarding your insurance coverage, please contact our Customer Service Center at 1-800-325-4368, or at www.coloniallife.com.

Policy Number	Insured Name	Type of Coverage	Premium Amount
6100073200	Golden, Russell	Universal Life	78.00

RECEIVED

FEB 20 2007

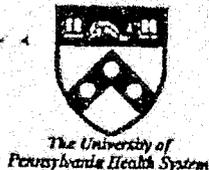
PA PUBLIC UTILITY COMMISSION
SECRETARY'S BUREAU

Total Amount Due \$ 78.00

DOCKETED
FEB 22 2007

**DOCUMENT
FOLDER**

*C10 2/8/07 PB
C-20067057 state office
PHILA HRNG*



Presbyterian Hospital

Important Message

Final Notice. If Payment Is Not Received Your Account Will Be Referred To Our Collection Agency. The University Of Pennsylvania Health System Provides Financial Counseling Services To Patients Regarding Their Ability To Pay For Services. If You Are Uninsured Or Have Concerns About Your Account Please Call Our Customer Service Division At 1-877-433-5299.

RUSSELL GOLDEN
21 N 42ND ST
PHILADELPHIA PA 19104-2202

Account Summary

Patient Name: Golden, Russell
Statement Date: 11/23/06
Service Date(s): 05/15/06
Account Number: 202936027
Medical Record Number: 201784

Charge Summary

Total Charges: \$116.89
Payments/Adjustments: \$93.51-
Account Balance: \$23.38
Please Pay This Amt: \$23.38

Insurance Information

Ins. 1:
Ins. 2:
Ins. 3:
Ins. 4:

Contact Us

For questions, call customer service at:
(877) 433-5299.

Please Note: Your physician will bill separately for professional services.



Presbyterian Hospital
PO Box 7777-W7085
Philadelphia, PA 19175

ADDRESS SERVICE REQUESTED

Check box if your address or insurance information has changed. Please make changes on back.

Account Number: 202936027	Please Pay This Amount \$23.38	
Patient Name: Golden, Russell	Due By: 12/23/06	
<input type="checkbox"/> VISA <input type="checkbox"/> MASTERCARD		
Card Number:	CVV2 No.*	Exp. Date:
Signature:		Amount Paid:

* The CVV2 Number is the last 3 digits on the back of your credit card, by your signature

00001367 001 0.53
RUSSELL GOLDEN
21 N 42ND ST
PHILADELPHIA PA 19104-2202

PRESBYTERIAN HOSPITAL - UPHS
PO BOX 7777-W7085
PHILADELPHIA, PA 19175

CUSTOMER RESPONSIBILITY PROGRAM (CRP)

Customer Name: RUSSELL Golden
Street Address/Zip: 21 N 42nd
Account Number: 0011-1174-6977
Phone: Home () Work ()

ink 12

Type of CRP Agreement (circle one):

8% 9% 10%

Gross Household Income: 1196.00
Number of Household Members: 1
Total Amount Owed: \$ 2353.43

RECEIVED

FEB 20 2007 /

PA PUBLIC UTILITY COMMISSION
SECRETARY'S BUREAU

Calculation of My Monthly CRP Payment:

CRP Agreement Amount: 119.60
Arrears Payment (\$3 per month): \$ 3.00
Non-CRP Charges:
Total Monthly Payment: \$ 122.60

DUE DATE JULY 29TH

- I have received an explanation of and understand the various payment plans available to me. I have agreed the above monthly payment plan.
- I agree to pay PGW the total monthly payment determined by PGW through the recertification process plus \$3 towards my pre-program arrears (back bills), and any other additional charges that may apply to me.
- I agree to apply for LIHEAP each year and assign the grant to PGW. The LIHEAP CASH grant will be used to help cover the difference between my CRP payment and my actual monthly gas bill.
- I understand that if I miss one (1) payment, I will be in default with the program, collection activity will begin, and can have my service terminated.
- 5 I agree that I must prove my household income eligibility for CRP each year. I also agree to let PGW install an Automatic Meter Reading (AMR) device on my gas meter, and to accept services from PGW's conservation programs if offered to me. I understand that if I do not do these things, I can be removed from the CRP and cannot get back on until I do them.
- 6 I understand that if I pay my monthly CRP payment each month on time, my pre-program arrears (back bill) will be forgiven by 1/36 per month.
- I authorize the Philadelphia Gas Works to verify all information provided on this form including verification with City and State records. PGW may use credit report to verify income information.

PGW Representative: LARRY REDMOND
Employee # 873
Customer Signature: Christine Burt Russell Golden
Date: JUNE 20 2005

10-69-4798

DOCUMENT
FOLDER
DOCKETED
FEB 22 2007

*C/2 2/8/07 PB
C-20067057 state offiz
PHILA HRNG*

FOR FILING
CUSTOMER RESPONSIBILITY PROGRAM (CRP)

Customer Name: RUSSELL Golden
Street Address/Zip: 21 N 42nd Golden
Account Number: 0011-1174-6977
Phone: Home () _____
Work () _____

BA

Type of CRP Agreement (circle one):

8% 9% 10%

PGW Ex-1

Gross Household Income: 1196.00
Number of Household Members: 1
Total Amount Owed: \$ 2353.43

Calculation of My Monthly CRP Payment:

CRP Agreement Amount: 119.60
Arrears Payment (\$3 per month): \$ 3.00
Non-CRP Charges: _____
Total Monthly Payment: \$ 122.60

DUE DATE JULY 29TH

1. I have received an explanation of and understand the various payment plans available to me. I have agreed the above monthly payment plan.
2. I agree to pay PGW the total monthly payment determined by PGW through the recertification process plus \$3 towards my pre-program arrears (back bills), and any other additional charges that may apply to me.
3. I agree to apply for LIHEAP each year and assign the grant to PGW. The LIHEAP CASH grant will be used to help cover the difference between my CRP payment and my actual monthly gas bill.
4. I understand that if I miss one (1) payment, I will be in default with the program, collection activity will begin, and can have my service terminated.
5. I agree that I must prove my household income eligibility for CRP each year. I also agree to let PGW install an Automatic Meter Reading (AMR) device on my gas meter, and to accept services from PGW's conservation programs if offered to me. I understand that if I do not do these things, I can be removed from the CRP and cannot get back on until I do them.
6. I understand that if I pay my monthly CRP payment each month on time, my pre-program arrears (back bill) will be forgiven by 1/36 per month.
7. I authorize the Philadelphia Gas Works to verify all information provided on this form including verification with City and State records. PGW may use credit report to verify income information.

PGW Representative: LARRY REDMOND
Employee #: _____
Customer Signature: Christine Suter Russell Golden
Date: JUNE 20 2005

SECRETARY'S BUREAU
10-69-4798
2007 FEB 20 AM 9:24

DOCKETED
FEB 22 2007

PGW-1 2-8-07 PB
C-20067057 statz office
PHILA HRNG

**DOCUMENT
FOLDER**

PGW Exhibit 2

Page 1 of 1

</Case>
 <Case>
 <CaseNbr>2117558</CaseNbr>
 <CompanyName>PGW (PHILA. GAS WORKS (NGDC))</CompanyName>
 <CompanyCode>0766</CompanyCode>
 <CompanyType>GAS TRANSPORTER</CompanyType>
 - <Customer>
 <CustomerFirstName>RUSSELL</CustomerFirstName>
 <CustomerLastName>GOLDEN</CustomerLastName>
 <AccountNumber>1111746977</AccountNumber>
 - <CustomerServAddress>
 <ServAddress1>21 NORTH 42ND ST</ServAddress1>
 <ServCity>PHILADELPHIA</ServCity>

RECEIVED
 2007 FEB 20 AM 9:24
 FULL
 SECRETARY'S BUREAU
 Page 2 of 4

DOCKETED
 FEB 22 2007

<ServState>PA</ServState>
 <ServZip5>19104</ServZip5>
 </CustomerServAddress>
 </Customer>
 <DecisionIssue>Y</DecisionIssue>
 <OralWritten>W</OralWritten>
 <Violation>NO</Violation>
 <TotalBalance>1406.59</TotalBalance>
 <DateClosed>2006-09-30</DateClosed>
 <Resolution>THE CO PROPERLY REMOVED CUST FROM CRP BECAUSE BASED ON HOUSEHOLD SIZE AND INCOME, CUST IS NO LONGER ELIGIBLE. CUST IS OVER THE 150% POVERTY LEVEL CO OFFERING PAYMENT TERMS OF BB + 59 FOR 24 MOS.</Resolution>
 <BalanceDate>2006-08-04</BalanceDate>
 <SpecialBudgetAmount>240.00</SpecialBudgetAmount>
 <RegularBudgetAmount>181.00</RegularBudgetAmount>
 <ArrearsPaymentPlus>59.00</ArrearsPaymentPlus>
 <LetterDescription>EGW PAR W/SIMPLE DISPUTE/NO PAYMENT AGREEMENT/LEVEL 2-4</LetterDescription>
 <HeadDate>2006-10-18</HeadDate>
 - <OtherInfo>
 <BCSInvestigatorFName>TERRY</BCSInvestigatorFName>
 <BCSInvestigatorLName>TROUT</BCSInvestigatorLName>
 <NbrOfTimeSend>1</NbrOfTimeSend>
 <NbrOfTimeFaxed>0</NbrOfTimeFaxed>
 <PUCFax FaxAreaCode="717">7876641</PUCFax>
 </OtherInfo>
 </Case>
 - <Case>

DOCUMENT FOLDER

BAA

PGW-2 2/9/07 PB
 C-20067057 Stadtz office
 PHILA HRN 6

RECEIVED

Date: November 8, 2006
C

2007 FEB 20 AM 9:24

FBI
SECRETARY'S BUREAU

PGWEX-3

RUSSELL GOLDEN
21 N 42ND ST
PHILADELPHIA PA 19104-2202

You asked us for information from your record. The information that you requested is shown below. If you want anyone else to have this information, you may send them this letter.

Information About Current Social Security Benefits

Beginning December 2005, the full monthly Social Security benefit before any deductions is.....\$ 1274.40

We deduct \$88.50 for medical insurance premiums each month.

The regular monthly Social Security payment is.....\$ 1185.00
(We must round down to the whole dollar.)

Social Security benefits for a given month are paid the following month. (For example, Social Security benefits for March are paid in April.)

Your Social Security benefits are paid on or about the third Wednesday of each month.

Date of Birth Information

The date of birth shown on our records is June 13, 1938.

Medicare Information

You are entitled to hospital insurance under Medicare beginning March 2000.

You are entitled to medical insurance under Medicare beginning March 2000.

You are enrolled in a Medicare Advantage (Medicare Part C) plan beginning January 1, 2006.

DOCUMENT
FOLDER

PGW-3 2/8/07 PB
C-20067057 State Office
PHILA HRNG

DOCKETED
FEB 22 2007

BA

Account #: 111174697 SA #: 998128244 Bill Cycle: 02 Rate Class: GS Phone #: 3860285(215)

Name: GOLDEN, RUSSELL Address: 21 N 42ND ST/PHILA, PA

Pay Agreement Indicator: Easyway Indicator: CRP Status: 1

Blocker Start Date: 20081114 Blocker End Date: 20081114 Meter #: 1870296

DATE	DESCRIPTION	AMOUNT	START DATE	END DATE	STATUS	AMOUNT	START DATE	END DATE	STATUS	AMOUNT	START DATE	END DATE	STATUS
08/08/1999	AUTO CN	\$0.00				(\$59.09)							
08/24/1999	NONCRP	\$8.00				\$8.00							
08/24/1999	CRPFRZ	\$610.41				\$610.41							
08/26/1999	CRPFRZ	(\$593.71)				(\$593.71)							
09/01/1999	BILL	\$98.00				\$0.00	08/03/1999	09/01/1999	R	8638	\$196.00	14	1870296
09/01/1999	BILL	\$98.00				\$0.00	08/03/1999	09/01/1999	R	8839	\$98.00	14	1870296
09/10/1999	PAY	(\$98.00)				\$0.00							
09/10/1999	PAY	(\$98.00)				\$0.00							
08/29/1999	CANB	(\$98.00)				\$0.00							
09/30/1999	BILL	\$98.00				\$0.00							
10/02/1999	CANB	(\$98.00)				(\$15.62)							
10/05/1999	PAY	(\$98.00)				\$0.00							
10/31/1999	CANP	\$125.00				\$0.00							
10/31/1999	CANP	\$98.00				\$0.00							
11/01/1999	BILL	\$98.00				\$93.40	09/30/1999	11/01/1999	R	8974	\$198.00	112	1870296
11/01/1999	BILL	\$98.00				\$93.40							
11/08/1999	CANB	(\$98.00)				(\$93.40)							
11/17/1999	PAY	(\$98.00)				\$0.00							
12/01/1999	BILL	\$98.00				\$0.00							
12/16/1999	PAY	(\$98.00)				\$0.00							
01/04/2000	BILL	\$98.00				\$282.26	12/01/1999	01/04/2000	R	9501	\$198.00	350	1870296
02/01/2000	PAY	(\$98.00)				\$0.00							
02/03/2000	BILL	\$98.00				\$360.40	01/14/2000	02/03/2000	R	9958	\$196.00	457	1870296
03/01/2000	PAY	(\$98.00)				\$0.00							
03/03/2000	BILL	\$98.00				\$272.50	02/03/2000	03/03/2000	R	301	\$196.00	343	1870296
04/03/2000	BILL	\$98.00				\$149.12	03/03/2000	04/03/2000	R	484	\$294.00	183	1870296
04/10/2000	PAY	(\$196.00)				\$0.00							
05/01/2000	PAY	(\$98.00)				\$0.00							
05/03/2000	BILL	\$98.00				\$129.84	04/03/2000	05/03/2000	R	642	\$98.00	158	1870296
06/01/2000	BILL	\$98.00				\$48.10	05/03/2000	06/01/2000	R	894	\$198.00	52	1870296
06/15/2000	PAY	(\$98.00)				(\$98.00)							
06/30/2000	BILL	\$98.00				\$24.20	06/01/2000	06/30/2000	R	715	\$186.00	21	1870296
07/10/2000	PAY	(\$98.00)				(\$98.00)							

Account #: 1111746977

SA #: 9961282244

Bill Cycle: 02

Rate Class: GS

Phone #: 3850295(215)

Name: GOLDEN, RUSSELL

Address: 21 N 42ND ST/PHILA, PA

Pay Agreement Indicator:

Easyway Indicator:

CRP Status: I

Blocker Start Date: 20061114

Blocker End Date: 20091114

Meter #: 1870296

DATE	DESCRIPTION	AMOUNT	START DATE	END DATE	STATUS	AMOUNT	START DATE	END DATE	STATUS	AMOUNT	START DATE	END DATE	STATUS	AMOUNT	START DATE	END DATE	STATUS
08/01/2000	BILL	\$98.00			R	\$21.88	08/30/2000	08/31/2000		733				\$186.00	18		1870296
08/21/2000	PAY	(\$98.00)				\$0.00											
08/30/2000	BILL	\$98.00			R	\$21.88	08/30/2000	08/30/2000		751				\$196.00	18		1870296
09/22/2000	PAY	(\$98.00)				\$0.00											
09/28/2000	BILL	\$98.00			R	\$31.90	08/30/2000	09/28/2000		792				\$196.00	31		1870296
10/31/2000	BILL	\$98.00			R	\$66.65	09/28/2000	10/31/2000		884				\$294.00	102		1870296
11/29/2000	PAY	(\$125.00)				\$0.00											
11/30/2000	BILL	\$98.00			R	\$96.76	10/31/2000	11/30/2000		991				\$267.00	107		1870296
01/02/2001	BILL	\$98.00			R	\$451.19	11/30/2000	01/02/2001		1441				\$267.00	450		1870296
01/03/2001	PAY	(\$98.00)				\$0.00											
01/26/2001	PAY	(\$200.00)				\$0.00											
01/31/2001	BILL	\$98.00			R	\$421.81	01/02/2001	01/31/2001		1784				\$165.00	323		1870296
03/02/2001	BILL	-\$98.00			R	\$382.03	01/31/2001	03/02/2001		2055				\$98.00	291		1870296
03/05/2001	PAY	(\$165.00)				\$0.00											
04/02/2001	BILL	\$98.00			R	\$311.11	03/02/2001	04/02/2001		2280				\$196.00	225		1870296
05/02/2001	BILL	\$98.00			R	\$120.80	04/02/2001	05/02/2001		2362				\$294.00	82		1870296
05/31/2001	PAY	(\$200.00)				\$0.00											
06/01/2001	BILL	\$98.00			R	\$35.61	05/02/2001	06/01/2001		2380				\$192.00	18		1870296
07/03/2001	BILL	\$98.00			R	\$31.62	06/01/2001	07/03/2001		2395				\$290.00	15		1870296
07/09/2001	PAY	(\$100.00)				\$0.00											
08/02/2001	BILL	\$98.00			R	\$30.29	07/03/2001	08/02/2001		2409				\$188.00	14		1870296
08/02/2001	PAY	(\$100.00)				\$0.00											
08/21/2001	PAY	(\$100.00)				\$0.00											
08/31/2001	BILL	\$98.00			R	\$30.29	08/02/2001	08/31/2001		2423				\$185.00	14		1870296
09/28/2001	PAY	(\$100.00)				\$0.00											
10/02/2001	BILL	\$98.00			R	\$31.43	08/31/2001	10/02/2001		2441				\$184.00	18		1870296
10/31/2001	BILL	\$98.00			R	\$73.50	10/02/2001	10/31/2001		2498				\$182.00	55		1870296
10/31/2001	PAY	(\$100.00)				\$0.00											
11/29/2001	PAY	(\$100.00)				\$0.00											
11/30/2001	BILL	\$98.00			R	\$116.94	10/31/2001	11/30/2001		2589				\$180.00	93		1870296
12/27/2001	PAY	(\$100.00)				\$0.00											
01/02/2002	BILL	\$98.00			R	\$222.89	11/30/2001	01/02/2002		2759				\$178.00	210		1870296
01/31/2002	BILL	\$98.00			R	\$197.79	01/02/2002	01/31/2002		2984				\$276.00	185		1870296

Account #: 1111746977 SA #: 996128224 Bill Cycle: 02 Rate Class: GS Phone #: 3860295(215)
 Name: GOLDEN, RUSSELL Address: 21 N 42ND ST/PHILA, PA
 Pay Agreement Indicator: Easyway Indicator: CRP Status: 1
 Blocker Start Date: 20061114 Blocker End Date: 20081114 Meter #: 1870296

Invoice Date	Invoice Type	Invoice Amount	Invoice Balance	Invoice Due Date	Invoice Paid Date	Invoice Status	Invoice Meter	Invoice Total	Invoice Days	Invoice Meter
06/02/2004	BILL	\$52.48	\$52.48	05/03/2004	06/02/2004	R	6772	\$1,979.89	27	1870296
07/01/2004	BILL	\$38.53	\$38.53	06/02/2004	07/01/2004	R	6791	\$2,018.42	19	1870296
07/12/2004	PAY	(\$150.00)	(\$150.00)							
08/02/2004	BILL	\$44.11	\$44.11	07/01/2004	08/02/2004	R	6814	\$1,940.55	23	1870296
08/04/2004	PAY	(\$150.00)	(\$150.00)							
08/04/2004	LPC	\$28.02	\$28.02							
08/10/2004	PAY	(\$28.02)	(\$28.02)							
08/22/2004	PAY	(\$150.00)	(\$150.00)							
09/01/2004	BILL	\$41.34	\$41.34	08/02/2004	09/01/2004	R	6835	\$1,653.87	21	1870296
09/26/2004	PAY	(\$150.00)	(\$150.00)							
10/01/2004	BILL	\$40.19	\$40.19	09/01/2004	10/01/2004	R	6855	\$1,544.06	20	1870296
10/31/2004	PAY	(\$216.00)	(\$216.00)							
11/01/2004	BILL	\$121.61	\$121.61	10/01/2004	11/01/2004	R	6833	\$1,449.67	78	1870296
11/28/2004	PAY	(\$216.00)	(\$216.00)							
12/01/2004	BILL	\$287.99	\$287.99	11/01/2004	12/01/2004	R	7125	\$1,521.66	192	1870296
12/27/2004	PAY	(\$194.00)	(\$194.00)							
12/31/2004	BILL	\$211.52	\$211.52	12/01/2004	12/31/2004	Y	7252	\$1,539.18	127	1870296
01/27/2005	PAY	(\$194.00)	(\$194.00)							
02/01/2005	BILL	\$811.33	\$811.33	12/31/2004	02/01/2005	R	7762	\$2,156.51	510	1870296
02/24/2005	PAY	(\$194.00)	(\$194.00)							
03/02/2005	BILL	\$472.64	\$472.64	02/01/2005	03/02/2005	R	8056	\$2,435.15	294	1870296
03/20/2005	PAY	(\$268.00)	(\$268.00)							
04/01/2005	BILL	\$370.70	\$370.70	03/02/2005	04/01/2005	R	8323	\$2,597.85	267	1870296
05/01/2005	PAY	(\$268.00)	(\$268.00)							
05/02/2005	BILL	\$225.78	\$225.78	04/01/2005	05/02/2005	R	8471	\$2,485.61	148	1870296
05/31/2005	PAY	(\$268.00)	(\$268.00)							
06/01/2005	BILL	\$125.82	\$125.82	05/02/2005	06/01/2005	R	8580	\$2,353.43	89	1870296
06/20/2005	CRPFRZ	(\$2,353.43)	(\$2,353.43)							
06/20/2005	BILL	\$119.60	\$119.60	06/01/2005	06/20/2005	R	8579	\$119.60	19	1870296
07/11/2005	PAY	(\$119.60)	(\$119.60)							
08/02/2005	BILL	\$119.60	\$119.60	06/20/2005	08/02/2005	R	8598	\$119.60	19	1870296
08/17/2005	PAY	(\$119.60)	(\$119.60)							
09/01/2005	BILL	\$119.60	\$119.60	08/02/2005	09/01/2005	R	8618	\$119.60	18	1870296

Account #: 1111746977 SA #: 9961282244 Bill Cycle: 02 Rate Class: GS Phone #: 3860295(215)
 Name: GOLDEN, RUSSELL Address: 21 N 42ND ST/PHILA, PA.
 Pay Agreement Indicator: Easyway Indicator: CRP Status: 1
 Blocker Start Date: 20061114 Blocker End Date: 20061114 Meter #: 1870296

Invoice Date	Invoice Type	Invoice Amount	Invoice Balance	Invoice Due Date	Invoice Status	Invoice Meter	Invoice Meter	Invoice Meter	Invoice Meter
09/16/2005	PAY	(\$119.60)	(\$119.60)	\$0.00					
10/03/2005	BILL	\$119.60	\$119.60	\$0.00	R	8634	\$119.60	18	1870296
10/17/2005	PAY	(\$119.60)	(\$119.60)	\$0.00					
11/01/2005	BILL	\$119.60	\$119.60	\$0.00	R	8656	\$119.60	32	1870296
11/18/2005	PAY	(\$119.60)	(\$119.60)	\$0.00					
12/02/2005	BILL	\$119.60	\$119.60	\$0.00	R	8766	\$119.60	100	1870296
12/16/2005	PAY	(\$119.60)	(\$119.60)	\$0.00					
01/04/2006	BILL	\$119.60	\$119.60	\$0.00	R	9043	\$119.60	277	1870296
01/23/2006	PAY	(\$119.60)	(\$119.60)	\$0.00					
02/03/2006	BILL	\$119.60	\$119.60	\$0.00	R	9223	\$119.60	180	1870296
02/22/2006	PAY	(\$119.60)	(\$119.60)	\$0.00					
03/06/2006	BILL	\$119.60	\$119.60	\$0.00	R	9461	\$119.60	238	1870296
03/23/2006	PAY	(\$119.60)	(\$119.60)	\$0.00					
04/04/2006	BILL	\$119.60	\$119.60	\$0.00	R	9588	\$119.60	127	1870296
04/25/2006	PAY	(\$119.60)	(\$119.60)	\$0.00					
05/04/2006	BILL	\$119.60	\$119.60	\$0.00	R	9652	\$119.60	64	1870296
05/30/2006	PAY	(\$119.60)	(\$119.60)	\$0.00					
06/05/2006	BILL	\$119.60	\$119.60	\$0.00	R	9679	\$119.60	27	1870296
06/26/2006	PAY	(\$119.60)	(\$119.60)	\$0.00					
07/05/2006	BILL	\$119.60	\$119.60	\$0.00	R	9892	\$119.60	13	1870296
07/13/2006	PAY	(\$119.60)	(\$119.60)	\$0.00					
07/28/2006	CRPFRZ	\$1,406.59	\$1,406.59	\$1,406.59					
08/03/2006	BILL	\$32.12	\$32.12	\$0.00	R	9703	\$1,438.71	11	1870296
08/24/2006	PAY	(\$122.90)	(\$122.90)	\$0.00					
09/01/2006	BILL	\$30.29	\$30.29	\$0.00	R	9713	\$1,348.10	10	1870296
09/19/2006	PAY	(\$122.90)	(\$122.90)	\$0.00					
10/03/2006	BILL	\$46.61	\$46.61	\$0.00	R	9732	\$1,288.15	19	1870296
10/04/2006	LPC	\$18.34	\$18.34	\$18.34					
10/25/2006	PAY	(\$122.00)	(\$122.00)	\$0.00					
11/01/2006	BILL	\$165.19	\$165.19	\$0.00	R	9817	\$1,331.34	85	1870296
12/04/2006	BILL	\$267.37	\$267.37	\$0.00	R	9950	\$1,598.71	133	1870296
12/29/2006	PAY	(\$197.00)	(\$197.00)	\$0.00					
01/05/2007	BILL	\$383.53	\$383.53	\$0.00	R	147	\$1,805.28	197	1870296

Account #: 1111748977 SA #: 9961292244 Bill Cycle: 02 Rate Class: GS Phone #: 3880295(215)

Name: GOLDEN, RUSSELL Address: 21 N 42ND ST/PHILA, PA

Pay Agreement Indicator: Easyway Indicator: CRP Status: 1

Blocker Stan Date: 20061114 Blocker End Date: 20081114 Meter #: 1870296

DATE	DESCRIPTION	AMOUNT	DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
01/08/2007	LPC	\$21.02		\$21.02		\$21.02												
02/05/2007	BILL	\$559.12		\$559.12		\$0.00		01/08/2007	02/05/2007		R		452		\$2,392.15		305	1870296
02/07/2007	LPC	\$26.77		\$26.77		\$26.77												