

**BEFORE THE
PENNSYLVANIA PUBLIC UTILITY COMMISSION**

Thaddeus Picklo

v.

PECO Energy Company

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C-2022-3032205

EXCEPTIONS

Before
Eranda Vero
Administrative Law Judge

In reference to my Case with PECO I am introducing the following information as Exceptions to the December 21, 2022 ruling on my Formal complaint C-2022-303225, Thaddeus Picklo v. PECO Energy Company. These exceptions relate only to information and evidence presented during my September 1, 2021 Hearing.

My first Exception is in relation to the History of defaulted payment agreements made with PECO. As mentioned in my testimony on Page 1 of the hearing transcripts, it was a series of massive medical bills that lead to the request of the payment plan arrangement with PECO. These medical bills have been encountered due to a life-threatening condition of my youngest Step-Son. I was not aware of all of the arrangements that had been made and then defaulted. The summary of those arrangements from witness Lauren Evans on pages 30 to 42 of the transcripts from the case was the first time that I became aware that there were

a number of separate agreements that had been established and defaulted.

My Wife lead me to believe that we had one payment arrangement during this time frame which overlapped the medical situation of my Step-Son. Each time I interacted with PECO, my Wife and I called together. As my name is on the account, I would provide authorization to the PECO representative to talk to my Wife in reference to the account. My Wife would continue the calls and I would leave the room and return to my work activities in my Office. As a result, I had no knowledge of the numerous individual arrangements and their history until they were cited by Miss Evans.

My Wife's stress over her son's life-threatening condition, had her do everything possible to keep the household afloat while keeping him alive. However, her communication to me in reference to PECO was not complete. Although my name is on the account, my Wife Danielle has been paying our bills during our marriage. We have it found more efficient for her to run the household budget. This is due to the fact that for most of my marriage, my job was heavily travel based with an average of 75 to 80 nights a year spent on the road. This required travel did not leave me sufficient time to manage the household budget.

This prior role with my employer was more lucrative as I earned additional quarterly commissions and annual bonuses. I took this role at lower pay to relieve the stress of my travel on the household. Although it put financial stress on our budget, it made a tremendous difference in support of my Wife and Family.

As I am representing myself pro se, due to the lack of financial resources to hire an attorney, I am presenting the fact that I did not have full knowledge of the situation and am requesting that you or the Commission when reviewing this fact take this into consideration. I should have added this detail when you Judge Vero asked on page 47 of the transcript “Is there anything else that the parties need to add?”

I should have added that I was not aware prior to the date of the hearing, September 1, 2022, of the full account History presented on pages 30 to 47 of the transcript. I should have asked that point be taken into consideration.

My Second Exception is in relation to timely notification of the hearing. The lack of this time prevented me from conducting a complete and thorough review of PECO’s exhibits being submitted. Therefore, I ask that consideration be made due to my lack of time to prepare for this September 1, 2022 hearing. I did not understand this hearing to be conducted as a trial but as to be conducted as a mediation between the two parties. As discussed on pages 54 to 57 of the testimony, I was not provided due time to prepare a complete case for presentation in reference to the Exhibits presented by PECO. Per my testimony, the emails from the PUC notifying me of the Hearing date, were not received. I conducted a full daily review of my inbox and spam email throughout the summer of 2022, and I did not receive the email notifying me of the Hearing date of September 1, 2022. As I testified, I only became aware of the hearing a few days before when I received the email notifying me that PECO was submitting their Exhibits as evidence for the Hearing. This left me unprepared to fully address the questions raised by both You Judge Vero and PECO Energy Company’s attorney Khadijah Scott.

Finally, I fully appreciate the recommendation that you Judge Vero made for me to take the time available to tackle the outstanding balance. In reference to that recommendation, I encountered a huge unplanned challenge. This is due to my Employer's change in payroll services companies from Paychex to Insperity. In doing so, they changed the payroll period from once per month (the 25th of each month) 12 times per year to a biweekly payroll (every second Friday), 26 times per year.

This now creates a decrease in my monthly pay 10 of the 12 months per year due to an unequal monthly pay schedule. In fact the transition in payroll put me on a Net negative Eight Percent Income per month in October and November in the first months of the payroll transition. This limited how much more I could apply to my past due balance to PECO. I had to wait until my first paycheck was processed to determine how my monthly cash flow would be impacted and then develop a plan to still achieve the recommendation. Additionally, my Car Allowance was also not included as it should have been in the payroll.

To support this situation, I am submitting the following evidence:

EXHIBIT A – My August 31, 2022 Paystub submitted as evidence for the September 1, 2022 Hearing. Employer pay via Paychex paid monthly

EXHIBIT B – My October 24, 2022 Paystub submitted as evidence of the payroll change. Employer paid by Insperity without monthly Car Allowance Paid

EXHIBIT C – My most recent Paystub dated January 13, 2022 submitted as Evidence. Employer payroll including Car Allowance

EXHIBIT D (PAYROLL CHANGE IMPACT) presents the details on this net monthly decrease of -\$460 or a Net – 8% when compared to once per month payroll

Additionally, during the Month of October the first payroll period of October 10th was not processed due to an error by my employer. I have attached as Exhibit B (October 24, 2022 Paycheck) as proof of my only processed paycheck in the amount of \$4,135.65. This was only 46% of my monthly pay. Additionally, the monthly car allowance of \$600 was also not paid in October.

The only normal processed payment by my employer is Exhibit E (October 31, 2022) expense reimbursement in the amount of \$147.09.

This series of events prevented me from taking immediate action in making large chunk payments towards to PECO account balance. This delayed my efforts but did not prevent them being taken to Show a Good Faith effort. I submit the following information in evidence of this effort.

From January 27, 2023 to March 31, 2023, five payments in the amount of \$1,500 per payment will be made towards our account balance of my PECO Energy Bill. These concerted efforts made through significant belt tightening and focus will bring the balance below \$10,000.

My request that in response to this good faith effort, that the last plan offered by PECO Energy be reinstated. It was mentioned in the testimony by Miss Lauren Evans of PECO on pages 34-35 of the Hearing Transcripts. It was a 60 Month Plan, at \$119.34 per month plus that month's usage. It was approximately \$547 per month. If that plan is reinstated we can now make on time full payments of the plan and pay down the rest of the remaining past due balance. It will enable us to pay for currently monthly bill plus the \$119.01 per month towards the outstanding balance.

Date: January 20, 2023



Thaddeus Picklo

OSSTELL INC
 C/O Gross Mendelsohn & Associates
 1801 Porter Street Suite 500
 Baltimore MD 21230

1801-7051
 EE ID: 14 DD

Exhibit A (income) – RE C-2022-3032205 Thaddeus Picklo v. PECO Energy Company

Payrolls by Paychex, Inc.

THADDEUS J PICKLO
 400 HOWELL RD
 EXTON PA 19341

NON-NEGOTIABLE

NON-NEGOTIABLE

PERSONAL AND CHECK INFORMATION

Thaddeus J Picklo
 400 Howell Rd
 Exton, PA 19341
 Soc Sec #: xxx-xx-xxxx Employee ID: 14

Pay Period: 08/01/22 to 08/31/22
 Check Date: 08/25/22 Check #: 1434

NET PAY ALLOCATIONS

DESCRIPTION	THIS PERIOD (\$)	YTD (\$)
Check Amount	0.00	0.00
Chkg 922	7545.32	61042.46
NET PAY	7545.32	61042.46

TIME OFF (Based on Policy Year)

DESCRIPTION	AVAIL BAL
Vacation	72.00 hrs

EARNINGS	BASIS OF PAY	DESCRIPTION	HRS/UNITS	RATE THIS PERIOD (\$)	YTD HOURS	YTD (\$)
		Regular		8960.58		72469.64
		Vacation			M80.00	
		Total Hours			80.00	
		Gross Earnings		8960.58		72469.64
		Total Hrs Worked				

		Car Allowance		600.00		4800.00
		Exp Reimb Non Ta		143.73		1231.44
		REIMB & OTHER PAYMENTS		743.73		6031.44

WITHHOLDINGS	DESCRIPTION	FILING STATUS	THIS PERIOD (\$)	YTD (\$)
	Social Security		518.95	4200.24
	Medicare		121.36	982.31
	Fed Income Tax	M 6	582.16	4751.48
	PA Income Tax		256.96	2079.79
	PA Unemploy		5.38	43.51
	PA UWCHL-Che I		83.70	677.45
	TOTAL		1568.51	12734.78

DEDUCTION	DESCRIPTION	THIS PERIOD (\$)	YTD (\$)
	Dental EE Preta	87.45	699.60
	POP EE Pretax	503.03	4024.24
	TOTAL	590.48	4723.84

NET PAY	THIS PERIOD (\$) 7545.32	YTD (\$) 61042.46
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Payrolls by Paychex, Inc.

Thaddeus Picklo

C-2022-3032205

August 25, 2022

0033 1801-7051 Osstell Inc • C/O Gross Mendelsohn & Associates • 1801 Porter Street Suite 500 • Baltimore MD 21230 • (410) 636-5172

Did You Know That Insperity Premier(TM) is the Place to Go for your...

1. Personal employment information 2. Current and past paycheck records, W2 and W4 forms 3. Health insurance information and credentials 4. 401(k) plan account (if you have one) 5. Flexible spending account (FSA) plan or HSA (if you have one) 6. Insperity contact information and tutorials/everview videos 7. Marketplace(SM) access

Just log in to portal.insperity.com for easy and instant access to this important information and much more!

Employee: PICKLO, THADDEUS	Employee ID: 4087535	Check #: 70299405
Company: W&H NORTH AMERICA INC. (5189100)	Pay Date: 01/13/2023	Pay Type: Salary
33091 W JEFFERSON AVE	Pay Period: 12/26/2022 To 01/08/2023	Department: 04
BROWNSTOWN, MI 48173	Pay Frequency: BiWeekly	Location: 0
Phone: (519) 980 2555		
Gross Earnings: 4,412.57	Total Taxes: 816.21	Total Deductions: 0.00
		Net Pay: 3,596.36

Earnings

Description	Start Date	End Date	Hrs/Units	Rate	Current	YTD
Current Pay Period						
Salary - Exempt	12/26/2022	01/08/2023		4,135.65	4,135.65	4135.65
Car Allowance - Sup	12/26/2022	01/08/2023			276.92	276.92
Gross					4412.57	4412.57

Deductions & Credits

Description	Current	YTD	Taxes	
			Description	Current YTD
Pre-Tax			Federal Taxes	293.97 293.97
Total	0.00	0.00	PA SIT	135.47 135.47
			PA SUI	3.09 3.09
After Tax			Uwchlan Township PA City	22.06 22.06
Total	0.00	0.00	Tax	
			Uwchlan Township PA Head	2.00 2.00
			Tax	
			15200 PA School District	22.06 22.06
			SocSec	273.58 273.58
			Medicare	63.98 63.98
			Total	816.21 816.21

Direct Deposit Information

Routing Number	Account Number	Amount
#####0104	#####0922	3,596.36

Paid Time Off/Vacation and/or Sick Information

Plan - Level	Available	Used	Balance
Your worksite employer provides the Paid Time Off/Vacation and/or Sick Information shown. "Balance" reflects hours available for use under the PTO, vacation, and/or sick time provided to Insperity by your worksite employer. See your supervisor with questions about your Balance. If your Paid Time Off/Vacation and/or Sick Information does not appear, this information will be provided by your worksite employer, as applicable.			

Federal Tax Withholding Elections

Filing Status: Married filing jointly
 Two Jobs: No
 Claim Dependents: \$ 2,000.00
 Deductions: \$ 9,000.00
 Extra Withholding: \$ 0.00
 Exempt: No

Insperity YTD Taxable Amount

Description	Amount
Federal	4,412.57
Social Security	4,412.57
Medicare	January 20, 2023 4,412.57

Thaddeus Picklo C-2022-3032205

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Just log in to portal.insperity.com for easy and instant access to this important information and much more!

Employee: PICKLO, THADDEUS

Employee ID: 4087535

Check #:
68419171

Company: W&H NORTH AMERICA INC. (5189100)

33091 W JEFFERSON AVE
BROWNSTOWN, MI 48173

Pay Date: 10/25/2022

Pay Type: Salary

Pay Period: 10/03/2022 To
10/16/2022

Department: 04

Phone: (519) 980 2555

Pay Frequency: BiWeekly

Location: 0

Gross Earnings: 4,135.65

Total Taxes: 731.65

Total Deductions: 0.00

Net Pay: 3,404.00

Earnings

Description	Start Date	End Date	Hrs/Units	Rate	Current	YTD
Current Pay Period						
Salary - Exempt	10/03/2022	10/16/2022		4,135.65	4,135.65	4135.65
Gross					4135.65	4135.65

Deductions & Credits

Description	Current	YTD	Taxes	
			Description	Current YTD
Pre-Tax			Federal Taxes	242.47 242.47
Total	0.00	0.00	PA SIT	126.96 126.96
			PA SUI	2.48 2.48
After Tax			Uwchlan Township PA City	20.68 20.68
Total	0.00	0.00	Tax	
			Uwchlan Township PA Head	2.00 2.00
			Tax	
			15200 PA School District	20.68 20.68
			SocSec	256.41 256.41
			Medicare	59.97 59.97
			Total	731.65 731.65

Direct Deposit Information

Routing Number	Account Number	Amount
#####0104	#####0922	3,404.00

Paid Time Off/Vacation and/or Sick Information

Plan - Level	Available	Used	Balance
Your worksite employer provides the Paid Time Off/Vacation and/or Sick Information shown. "Balance" reflects hours available for use under the PTO, vacation, and/or sick time provided to Insperity by your worksite employer. See your supervisor with questions about your Balance. If your Paid Time Off/Vacation and/or Sick Information does not appear, this information will be provided by your worksite employer, as applicable.			

Federal Tax Withholding Elections

Filing Status: Married filing jointly
Two Jobs: No
Claim Dependents: \$ 2,000.00
Deductions: \$ 9,000.00
Extra Withholding: \$ 0.00
Exempt: No

Insperity YTD Taxable Amount

Description	Amount
Federal	4,135.65
Social Security	4,135.65
Medicare	4,135.65

Exhibit D - RE C-2022-3032205 Thaddeus Picklo v PECO Energy Company

Payroll Change to BiWeekly from Monthly Impact	Old Cash Flow - Paychex one time per month	New Cash Flow - Insperity - biweekly	Net Difference
Salary			
Current Gross Per Month	\$ 8,960.58		
New Gross Per Month (10 of 12 Months)		8,271.30	\$ (689.28)
October			
10/21/2022 Payroll		4,135.65	\$ 4,135.65
10/25/2022 - Monthly Payroll Amount	\$ 8,960.58		\$ (8,960.58)
October Net Difference	\$ 8,960.58	\$ 4,135.65	\$ (4,824.93)
			-54%
November			
11/4/2022 Payroll		4,135.65	\$ 4,135.65
11/18/2022 Payroll		4,135.65	\$ 8,271.30
11/25/2022 - Monthly Payroll Amount	\$ 8,960.58		\$ (889.28)
October Net Difference	\$ 8,960.58	\$ 4,135.65	\$ (689.28)
			-8%