

*CONSUMERS
COUNCIL OF
MISSOURI*

ANNUAL REPORT

2018



CONSUMERS COUNCIL
OF MISSOURI

PRESENTED ON
May 6, 2019



History of Consumers Council of Missouri

Alberta Slavin founded the consumer movement in Missouri more than 40 years ago. She and a group of women noticed that the same groceries sold in the same grocery chains had different prices in North St. Louis than they did in more affluent parts of the St. Louis area. The result was HELP, Housewives Elect Lower Prices which crowd sourced pricing data and publicized their work. This effort resulted in pricing parity and attracted national media attention.

Following that success, Alberta took on the utility companies. The phone company, Ma Bell, cut off her phone service after she attached a privately purchased phone to a jack. The phone company argued outside equipment would harm the telephone network, and damage their equipment. Alberta fought that notion and won. This victory sparked the founding of the Utility Consumers Council of MO (UCCM).

As the leader of UCCM, Alberta became the go-to person for consumer issues in Missouri. She was appointed by Gov. Teasdale as the first consumer advocate to head the Missouri Public Service Commission and later became the “On Your Side” consumer reporter for CBS, Channel 4.

The organization experienced some dormancy but in 2006 Alberta, Joyce Armstrong, Joan Bray, John Coffman, Wayne Goode, Tracy McCreery, and many others rejuvenated the Utility Council and renamed it the Consumers Council of Missouri so it could take on more consumers issues.

Consumers Council of Missouri was founded on the belief that ordinary citizens bannng together could make a difference.
We are carrying on that vision.

Letter from Leadership

Members and Friends of Consumers Council of Missouri,

For over 40 years, Consumers Council of Missouri has been educating and advocating on behalf of consumers state wide. CCM is the only statewide organization focused on protecting Missouri consumers. Founded in 1971, CCM proudly advocates for our collective interests on issues such as utility rates, health care access, personal finance and other issues as they arise.

Consumer issues are social justice issues. When utility rates go up, it affects our collective bottom line and hurts lowest income residents among us the hardest. When our state's health insurance rates go up, more Missourians go uninsured. And when banking practices fail, our state's economy suffers.

Like other states around the country, Missouri continues to confront significant challenges. Consumers Council of Missouri is uniquely situated to stand up for utility consumers and protect our most vulnerable customers.

Thanks to the engaged participation of our membership and our board, CCM has had another successful year in 2018. Consumers Council of Missouri is standing with and standing up for the every day consumer in our state. Thank you for supporting our continued work in 2019.



In Service,

A handwritten signature in black ink that reads "Jacqueline A. Hutchinson". The signature is written in a cursive, flowing style.

**Jackie Hutchinson
Board Chair**

Who We Are

Consumers Council of Missouri stands up for consumers across the state.

Mission

Consumers Council of Missouri builds on its foundation, laid in 1971, to educate consumers statewide and advocate for their collective interests through leadership and partnerships on issues such as utility rates, health care access, personal finance and others as they arise.

Staff



John Coffman
Consumer Utility Counsel



Cara Spencer
Executive director

2018 Board of Directors

Chair

Jackie Hutchinson

Vice President

Dr. Ed Weisbart

Treasurer

Hon. Tracy McCreery

Joyce Armstrong

Wayne Goode

Jacob Lyonfields

Adam Kustra

Odester Saunders

Tracy Verner

Personal Finance

CCM is a collaborative member of The St. Louis Equal Housing and Community Reinvestment Alliance (SLEHCRA), a coalition of non-profit and community organizations in the St. Louis metropolitan area. SLEHCRA members work to increase investment in minority and low- and moderate-income communities by ensuring that banks are meeting their obligations under the Community Reinvestment Act and fair lending laws. CCM as a member of SLEHCRA has helped accomplish:

1. A voluntary Community Benefits Agreement in the Simmons Bank purchase of Reliance Bank.
2. Working to reverse the historical damage redlining has caused by working with banks, local government and non-profits to develop a [greenlining fund](#).
3. Building grassroots and official support for protecting our state and local communities from potentially harmful proposed changes to the Community Reinvestment Act.
4. Assisting banks in the development of new mortgage and home improvement products that would be assessable to low and moderate income families.
5. Building awareness of the [disparities in lending](#) in majority African American neighborhoods in St. Louis.
6. Providing official comments for banks being reviewed by regulators indicating banks that should be commended and well as those where improvements are needed to meet their obligations under the CRA..
7. Assistance in updating Community Benefits Agreements for banks under review by offering suggestions and collaborations.
8. Helped lead the negotiations on behalf of the public in Busey Bank's acquisition of TheBANK of Edwardsville, advocating for a Community Benefits Agreement to ensure a continuation of TheBank of Edwardsville's leadership in serving the needs of the community.

Utility Work

Consumers Council of Missouri has been an active utility watchdog for decades. We have been instrumental in keeping utility prices in check in Missouri. Thanks to the Missouri Foundation for Health, our utility advocacy continued in 2017-2018, with a renewed focus on the needs of the low-income and vulnerable customer populations. CCM accomplished much in our utility advocacy in 2018 including:

1. Negotiated \$1.6M state-wide low-income bill pay program for Spire gas consumers as well as a gas rate reduction. In 2017, Spire proposed a double digit rate increase. CCM formally intervened, CCM Board Chair Jackie Hutchinson served provided expert witness testimony, and we successfully reached a positive settlement, including the first low-income energy program of its kind in the MGE service area.
2. Negotiated the addition of additional scrutiny in the Ameren MEEIA case. CCM formally intervened and executive director Cara Spencer provided expert witness testimony in the case filed by Ameren to continue imposing a surcharge on all residential customer's bills known as MEEIA. We successfully added scrutiny to the process by reducing the 6.5 year review period to three.
3. Developed a successful collaboration with Dr. Tony Reames of the University of Michigan, School for Environment & Sustainability and negotiated general public access to demographic and geographic data needed to monitor how low-income customers interact with energy efficiency programs, empowering us to improve access to such programs.
4. Successful negotiations in the Missouri American Water case including defeating the decoupling provision, defeating consolidated rate, reduction of the fixed fee, and decrease of overall increase from 11.5% to ~8%.
5. Intervened in the Tax Cut and Jobs Act Tax Adjustment Case. Conducted meetings with Ameren and engaged in a public awareness campaign to help the general public and legislators understand the facts behind the enormous cost savings to utility companies and the legal requirement for utility companies to pass this on to consumers.

2018 Annual Event and Award

Our annual event this year was held at The Nine Network, 3655 Olive St, St. Louis, MO 63108. This year we drew in over 75 guests and raised close to \$10,000. Our program included the presentation of our annual Alberta Slavin Award, keynote address by a nationally author and a presentation by our residential utility consumer counsel.

2018 Alberta Slavin Award: Reverend Dr. Cassandra Gould

Rev. Dr. Cassandra Gould serves as executive director of Missouri Faith Voices, the only statewide faith based grassroots organization dedicated to racial equity in the State. Under her leadership, MFV undertook a state-wide payday loan project collaboratively with the Human Impact Project and including many other partnership organizations including CCM. This work will highlight ways our state can work to eradicate predatory lending.

2018 Keynote Speaker Wendell Potter New York Times Best Selling Author

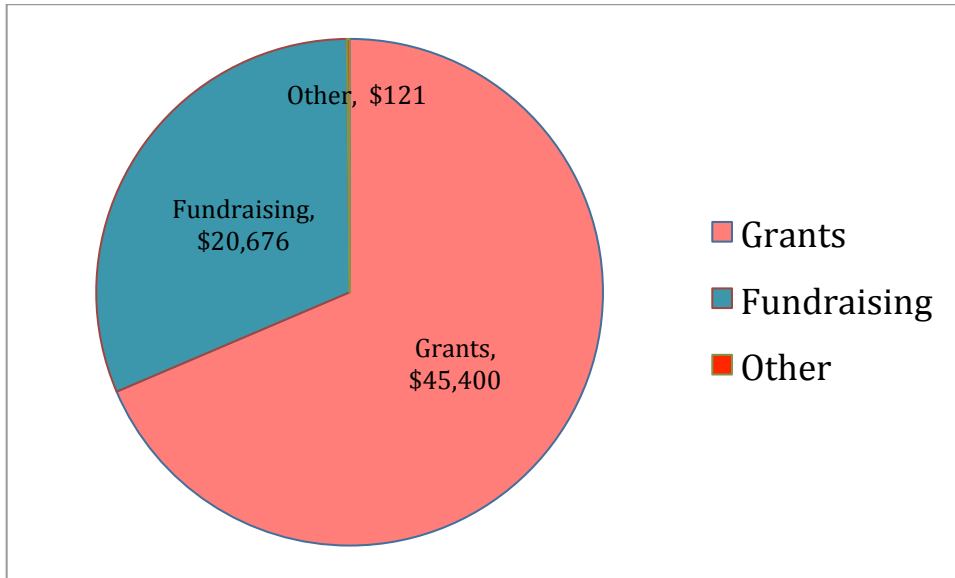
Following a 20-year career as a corporate public relations executive, Wendell left his position as VP of Communications for Cigna, one of the nation's largest health insurers, to advocate for meaningful health care reform and to help organizations working for the greater good achieve their goals. Wendell is author of the Award-winning book *Deadly Spin* and *Nation on the Take*. His newest project is Tarbell.org, which examines how money in politics impacts millions of Americans.

Presentation by Utility Consumer Counsel John Coffman

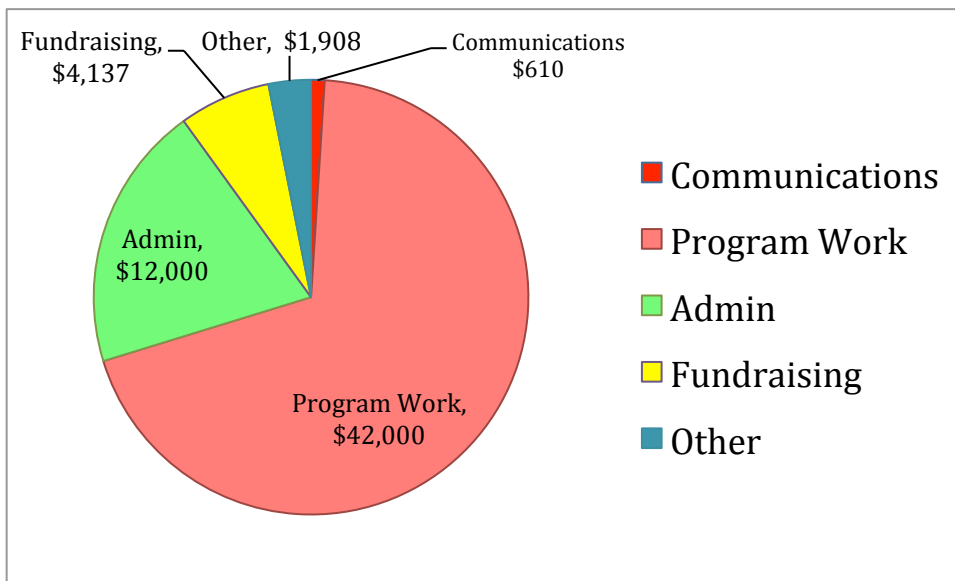
John Coffman has been a consumer advocate attorney for the Consumers Council of Missouri since 2006, when he joined a small group of dedicated citizens who revived the organization. For nearly 30 years, his primary professional focus has been on saving money for residential household utility customers and on promoting consumer protections for vulnerable customers.

2018 Financials

Revenues: \$66,197



Expenses: \$60,655



*Thank you for
your support*



**CONSUMERS
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WWW.MOCONSUMERS.ORG

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