

Pioneer Telecom, Inc.

1011 Brookside Road, Suite 250
Box 3158
Allentown, PA 18106 0158
Phone 800 555 0396
Fax 800 555 0395

June 12, 1996

Florida Public Service Commission
Division of Communications
Bureau of Service Evaluation
2540 Shumard Oak Blvd
Gunter Building
Tallahassee, Florida 32399-0850

ORIGINAL
FILE COPY

Dear Sir

Enclosed for your review and consideration is an original and four copies of Pioneer Telecom, Inc.'s petition for a Certificate of Public Convenience and Necessity to resell long distance service within the State of Florida, along with a check for \$250.00 for the statutory filing fee. Also, enclosed is an original and four copies of Pioneer Telecom's proposed tariff.

Please any questions about this petition to

William A. Rock
President
Pioneer Telecom, Inc.
1011 Brookside Road
P O Box 3158
Allentown, Pennsylvania 18106-0155
Telephone (610) 706-0670

96 JUN 17 11 34 AM '96

Respectfully,



William A. Rock

DOCUMENT NUMBER-DATE

06553 JUN 17 96

REGISTRATION/REPORTING

Pioneer Telecom, Inc.

1011 Brookside Road, Suite 250
Box 3158
Allentown, PA 18106-0158
Phone 800-555-0396
Fax 800-555-0395

June 12, 1996

Florida Public Service Commission
Division of Communications
Bureau of Service Evaluation
2540 Shumard Oak Blvd
Gunter Building
Tallahassee, Florida 32399-0850

Dear Sir

960740-72

Enclosed for your review and consideration is an original and four copies of Pioneer Telecom, Inc.'s petition for a Certificate of Public Convenience and Necessity to resell long distance service within the State of Florida, along with a check for \$250.00 for the statutory filing fee. Also, enclosed is an original and four copies of Pioneer Telecom's proposed tariff.

Please answer any questions about this petition to

William A. Rock
President
Pioneer Telecom, Inc
1011 Brookside Road
P O Box 3158
Allentown, Pennsylvania 18106-0155
Telephone (610) 706-0670

96 JUN 17 09 42

Respectfully,

DONALD M. ECK
6418 STALLION DR
GERMANSVILLE, PA 18053

6-12-96 1516
80-78862313

FLORIDA PUBLIC SERVICE COMMISSION
two hundred fifty and 1/100 \$250.00

A-B BELLCO
FEDERAL CREDIT UNION
1821 ALLEN ST ALLENTOWN, PA 18104

Pioneer Telecom

Donald M. Eck

DOCUMENT NUMBER DATE

06553 JUN 17 96

FPSC-RECORDS/REPORTING

2313789830 1180052407 1516

Pioneer Telecom, Inc.

1011 Brookside Road, Suite 250
Box 3158
Allentown, PA 18106-0158
Phone 800-555-0396
Fax 800-555-0395

June 12, 1996

Florida Public Service Commission
Division of Communications
Bureau of Service Evaluation
2540 Shumard Oak Blvd
Gunter Building
Tallahassee, Florida 32399-0850

DEPOSIT TREAS. REC. DATE
0375 JUN 17 '96

Dear Sir:

960740-TI

Enclosed for your review and consideration is an original and four copies of Pioneer Telecom, Inc.'s petition for a Certificate of Public Convenience and Necessity to resell long distance service within the State of Florida, along with a check for \$250.00 for the statutory filing fee. Also, enclosed is an original and four copies of Pioneer Telecom's proposed tariff.

Please any questions about this petition to

William A. Rock
President
Pioneer Telecom, Inc.
1011 Brookside Road
P O Box 3158
Allentown, Pennsylvania 18106-0155
Telephone (610) 706-0670

96 JUN 17 11 51 42

Respectfully,

William A. Rock

DONALD M. ECK
6418 STALLION DR.
GERMANSVILLE, PA 18053

6-12-96

1516

60-7996-2313

Pay to the order of FLORIDA PUBLIC SERVICE COMMISSION \$250.00
Two hundred fifty and 00/100 Dollars

A-B BELLCO
FEDERAL CREDIT UNION
1821 ALLEN ST., ALLENTOWN, PA 18104

Donald M. Eck

Pioneer Telecom

Pioneer Telecom, Inc.

1011 Brookside Road, Suite 250
Box 3158
Allentown, Pa 18106-0158
Phone 800-555-0396
Fax 800-555-0395

June 12, 1996

Florida Public Service Commission
Division of Communications
Bureau of Service Evaluation
2540 Shumard Oak Blvd
Gunter Building
Tallahassee, Florida 32399-0850

DEPOSIT TREAS. REC. DATE
0 JUN 17 96

Dear Sir

Enclosed for your review and consideration is an original and four copies of Pioneer Telecom, Inc.'s petition for a Certificate of Public Convenience and Necessity to resell long distance service within the State of Florida, along with a check for \$250.00 for the statutory filing fee. Also, enclosed is an original and four copies of Pioneer Telecom's proposed tariff.

Please any questions about this petition to

William A. Rock
President
Pioneer Telecom, Inc.
1011 Brookside Road
P O Box 3158
Allentown, Pennsylvania 18106-0155
Telephone (610) 706-0670

96 JUN 17 01 51 42

Respectfully,



William A. Rock

ORIGINAL
FILE COPY

1. This is an application for (check one):

- Original Authority** (New company).
- Approval of Transfer** (To another certificated company).
- Approval of Assignment of existing certificate** (To an uncertificated company).
- Approval for transfer of control** (To another certificated company).

2. Select what type of business your company will be conducting (check all that apply):

- Facilities based carrier** - company owns and operates or plans to own and operate telecommunications switches and transmission facilities in Florida.
- Operator Service Provider** - company provides or plans to provide alternative operator services for IXCs; or toll operator services to call aggregator locations; or clearinghouse services to bill such calls.
- Reseller** - company has or plans to have one or more switches but primarily leases the transmission facilities of other carriers. Bills its own customer base for services used.
- Switchless Rebiller** - company has no switch or transmission facilities but may have a billing computer. Aggregates traffic to obtain bulk discounts from underlying carrier. Rebills end users at a rate above its discount but generally below the rate end users would pay for unaggregated traffic.
- Multi-Location Discount Aggregator** - company contracts with unaffiliated entities to obtain bulk/volume discounts under multi-location discount plans from certain underlying carriers. Then offers the resold service by enrolling unaffiliated customers.

3. Name of corporation, partnership, cooperative, joint venture or sole proprietorship:

PIONEER TELECOM, INC.

4. Name under which the applicant will do business (fictitious name, etc.):

PIONEER TELECOM, INC.

5. National address (including street name & number, post office box, city, state and zip code).

1011 BROOKSIDE ROAD, SUITE 250
BOX 3158, ALUMINUM, PENNSYLVANIA 15116-0158

6. Florida address (including street name & number, post office box, city, state and zip code):

NONE

7. Structure of organization;

- Individual Corporation
 Foreign Corporation Foreign Partnership
 General Partnership Limited Partnership
 Other, _____

8. If applicant is an individual or partnership, please give name, title and address of sole proprietor or partners.

- (a) Provide proof of compliance with the foreign limited partnership statute (Chapter 620.169 FS), if applicable.

- (b) Indicate if the individual or any of the partners have previously been:

(1) adjudged bankrupt, mentally incompetent, or found guilty of any felony or of any crime, or whether such actions may result from pending proceedings.

(2) officer, director, partner or stockholder in any other Florida certificated telephone company. If yes, give name of company and relationship. If no longer associated with company, give reason why not.

9. If incorporated, please give:

- (a) Proof from the Florida Secretary of State that the applicant has authority to operate in Florida.

Corporate charter number: F 9600000 1024

- (b) Name and address of the company's Florida registered agent. EDWIN F. BEANSON

825 THOMASVILLE ROAD
TALLAHASSEE, FLORIDA 32302

- (c) Provide proof of compliance with the fictitious name statute (Chapter 365.09 FS), if applicable.

Fictitious name registration number: _____

- (c) Indicate if any of the officers, directors, or any of the ten largest stockholders have previously been:

(1) adjudged bankrupt, mentally incompetent, or found guilty of any felony or of any crime, or whether such actions may result from pending proceedings. - N/C

(2) officer, director, partner or stockholder in any other Florida certificated telephone company. If yes, give name of company and relationship. If no longer associated with company, give reason why not. - N/C

10. Who will serve as liaison with the Commission in regard to (please give name, title, address and telephone number): SAME FOR ALL (Below)

- (a) The application;
(b) Official Point of Contact for the ongoing operations of the company;

(c) Tariff; WILLIAM A ROCK
PRESIDENT,
1011 BRICKSIX ROAD
BOX 3153
ALBANY, PENNSYLVANIA 15914

(610) 706-6678 (Telephone)
(610) 706-0523 (Fax)

(d) Complaints/Inquiries from customers;

*William A Lee Pennsylvania, Pennsylvania 1938
7400 Sycamore Telephone: (610) 786-1600
111 Baker St. Phila*

11. List the states in which the applicant:

(a) Has operated as an interexchange carrier.
NEW JERSEY, TEXAS

(b) Has applications pending to be certificated as an interexchange carrier. *NEW YORK, PENNSYLVANIA*

(c) Is certificated to operate as an interexchange carrier. *NEW JERSEY, TEXAS*

(d) Has been denied authority to operate as an interexchange carrier and the circumstances involved. *NONE*

(e) Has had regulatory penalties imposed for violations of telecommunications statutes and the circumstances involved. *NONE*

(f) Has been involved in civil court proceedings with an interexchange carrier, local exchange company or other telecommunications entity, and the circumstances involved. *NONE*

12. What services will the applicant offer to other certificated telephone companies: *NONE*

- () Facilities. () Operators.
- () Billing and Collection. () Sales.
- () Maintenance.
- () Other: _____

13. Do you have a marketing program? *YES*

14. Will your marketing program:

- Pay commissions?
- Offer sales franchises?
- Offer multi-level sales incentives?
- Offer other sales incentives?

15. Explain any of the offers checked in question 14 (To whom, what amount, type of franchise, etc.).

none are checked now but commissions will be paid based on amount of approximately 8%

16. Who will receive the bills for your service (Check all that apply)?

- Residential customers.
- Business customers.
- PATS providers.
- PATS station end-users.
- Hotels & motels.
- Hotel & motel guests.
- Universities.
- Univ. dormitory residents.
- Other: (specify) _____

17. Please provide the following (if applicable):

(a) Will the name of your company appear on the bill for your services, and if not who will the billed party contact to ask questions about the bill (provide name and phone number) and how is this information provided?

Yes, our 800 number is 800 500 500

(b) Name and address of the firm who will bill for your service.

*PRUFITCO, P.O. Box 7000
Millsville, Delaware, 19966
(609) 492-1111*

18. Please provide all available documentation demonstrating that the applicant has the following capabilities to provide interexchange telecommunications service in Florida.

APPROPRIATE AND ETC.

A. Financial capability. *See ATTACHED MEMORANDUM*

Regarding the showing of financial capability, the following applies:

The application should contain the applicant's financial statements, including:

1. the balance sheet
2. income statement
3. statement of retained earnings for the most recent 3 years.

If available, the financial statements should be audited financial statements.

If the applicant does not have audited financial statements, it shall be so stated. The unaudited financial statements should then be signed by the applicant's chief executive officer and chief financial officer. The signatures should affirm that the financial statements are true and correct.

B. Managerial capability. *(See ATTACHED MEMORANDUM)*

C. Technical capability. *(See ATTACHED MEMORANDUM)*

19. Please submit the proposed tariff under which the company plans to begin operation. Use the format required by Commission Rule 25-24.485 (example enclosed).

20. The applicant will provide the following interexchange carrier services (Check all that apply):

MTS with distance sensitive per minute rates
 Method of access is FGA
 Method of access is FGB
 Method of access is FGD
 Method of access is 800

MTS with route specific rates per minute
 Method of access is FGA
 Method of access is FGB
 Method of access is FGD
 Method of access is 800

MTS with statewide flat rates per minute (i.e. not distance sensitive)

Method of access is FGA
 Method of access is FGB
 Method of access is FGD
 Method of access is 800

MTS for pay telephone service providers

Block-of-time calling plan (Reach out Florida, Ring America, etc.).

800 Service (Toll free)

WATS type service (Bulk or volume discount)
 Method of access is via dedicated facilities
 Method of access is via switched facilities

Private Line services (Channel Services)
(For ex. 1.544 mbs., DS-3, etc.)

___ **Travel Service**
___ Method of access is 950
X Method of access is 800

___ **900 service**

___ **Operator Services**
___ Available to presubscribed customers
___ Available to non presubscribed customers (for
example to patrons of hotels, students in
universities, patients in hospitals.
___ Available to inmates

Services included are:

___ Station assistance
___ Person to Person assistance
___ Directory assistance
___ Operator verify and interrupt
___ Conference Calling

21. What does the end user dial for each of the interexchange carrier services that were checked in services included (above).

TRAVEL CARD VIA 800 NUMBER 14
the appropriate area code and prefix number

22. ___ **Other:**

APPROPRIATE 800 NUMBER

**** APPLICANT ACKNOWLEDGEMENT STATEMENT ****

1. **REGULATORY ASSESSMENT FEE:** I understand that all telephone companies must pay a regulatory assessment fee in the amount of .15 of one percent of its gross operating revenue derived from intrastate business. Regardless of the gross operating revenue of a company, a minimum annual assessment fee of \$50 is required.
2. **GROSS RECEIPTS TAX:** I understand that all telephone companies must pay a gross receipts tax of two and one-half percent on all intra and interstate business.
3. **SALES TAX:** I understand that a seven percent sales tax must be paid on intra and interstate revenues.
4. **APPLICATION FEE:** A non-refundable application fee of \$250.00 must be submitted with the application.
5. **RECEIPT AND UNDERSTANDING OF RULES:** I acknowledge receipt and understanding of the Florida Public Service Commission's Rules and Orders relating to my provision of interexchange telephone service in Florida. I also understand that it is my responsibility to comply with all current and future Commission requirements regarding interexchange service.
6. **ACCURACY OF APPLICATION:** By my signature below, I the undersigned owner or officer of the named utility in the application, attest to the accuracy of the information contained in this application and associated attachments. I have read the foregoing and declare that to the best of my knowledge and belief, the information is a true and correct statement.

Further, I am aware that pursuant to Chapter 837.06, Florida Statutes, "Whoever knowingly makes a false statement in writing with the intent to mislead a public servant in the performance of his official duty shall be guilty of a misdemeanor of the second degree, punishable as provided in s. 775.082 and s. 775.083".

UTILITY OFFICIAL:

William C. Ford
Signature

6/12/96
Date

~~William C. Ford~~ President
Title

(410) 706-0673
Telephone No.

**** APPENDIX B ****

CUSTOMER DEPOSITS AND ADVANCE PAYMENTS

A statement of how the Commission can be assured of the security of the customer's deposits and advance payments may be responded to in one of the following ways (applicant please check one):

The applicant will not collect deposits nor will it collect payments for service more than one month in advance.

The applicant will file with the Commission and maintain a surety bond in an amount equal to the current balance of deposits and advance payments in excess of one month. (Bond must accompany application.)

UTILITY OFFICIAL:

William C. Cook
Signature

6-12-96
Date

President
Title

(64) 706-060
Telephone No.

**** APPENDIX C ****

INTRASTATE NETWORK

NONE

1. **POP:** Addresses where located, and indicate if owned or leased.

1) 2)

3) 4)

2. **SWITCHES:** Address where located, by type of switch, and indicate if owned or leased.

1) 2)

3) 4)

3. **TRANSMISSION FACILITIES:** Pop-to-Pop facilities by type of facilities (microwave, fiber, copper, satellite, etc.) and indicate if owned or leased.

1) POP-to-POP TYPE OWNERSHIP

2)

4. **ORIGINATING SERVICE:** Please provide the list of exchanges where you are proposing to provide originating service within thirty (30) days after the effective date of the certificate (Appendix D).

ALL LOCAL ACCESS EXCHANGES

5. **TRAFFIC RESTRICTIONS:** Please explain how the applicant will comply with the EAEA requirements contained in Commission Rule 25-24.471 (4) (a) (copy enclosed).

WILL NOT ONLY PROVIDE ACCESS SERVICES, BUT ALSO PROVIDE A NON-TRADING AREA BARR.

6. **CURRENT FLORIDA INTRASTATE SERVICES:** Applicant has () or has not () previously provided intrastate telecommunications in Florida. If the answer is has, fully describe the following:

a) What services have been provided and when did these services begin?

b) If the services are not currently offered, when were they discontinued?

UTILITY OFFICIAL:

William C. Ford
Signature

6/12/96
Date

Francis Thomas, Inc
PRESIDENT
Title

(68) 116 1611
Telephone No.

Pioneer Telecom Certification Petition
(Financial, Technical, and Managerial Capabilities)

Pioneer Telecom was incorporated in New Jersey on January 6, 1996 and began start-up operations in its Allentown, Pennsylvania offices on March 11, 1996. Therefore, the Company does not have an extensive historical record to provide the Commission. However, its veteran owners and managers have an exceptional array of industry skills and experiences that argue strongly for Pioneer's success, from both a customer and a financial standpoint. Furthermore, the Company is backed with unusually strong financial resources that should see it comfortably through its growth and development.

I. Financial Capability

Attachments A and B respectively provide an income statement and balance sheet for Pioneer's first three months of operation. These statements reflect significant cash outlays with little revenue return. Summaries of major expenses by category are provided. Attachments C and D provide pro forma income statement and balance sheet projections for Pioneer's first full year of operations.

Attachment F shows a receipt from Banco Popular for a \$100,000 deposit in Pioneer's name used to fund a letter of credit in favor of IXC Long Distance, Inc, Pioneer's carrier. That letter of credit is scheduled for full release on November 30, 1996. Finally, Attachment F provides a summary of Mr. Rock's personal assets prepared by the Asset Management Group in January, 1996. Mr. Rock is the President and owner of Pioneer Telecom.

Essentially, Pioneer Telecom has not taken on any debt. Rather, its operations are funded by capital paid in by its owner. With the exception of short-term receivables financing, its owner will be able to fund Pioneer's cash needs in the future.

II. Technical Capability

Pioneer intends to resell switched long distance services of other carriers and is not a facilities based carrier. Through its services, customers may originate calls from points within the State of Florida for termination to points within the State of Florida. PT seeks authority to resell a variety of long distance services and to provide customers with high quality offerings at competitive rates.

Pioneer Telecom will market its services through agents who will sell to customers on a face-to-face basis. In addition, the company will employ the services of telemarketing companies that will call customers only during standard business hours, i.e., 8:30 a.m. to 5:00 p.m. PT will coordinate all of its operations, including customer service, in its Allentown, Pennsylvania offices.

Pioneer does not own any network facilities. Its underlying carriers employ all-digital transmission facilities, digital switches, and SS7 signaling. These facilities are engineered to provide 99.97% availability. Customers will be able to reach PT through a toll free 800 number.

Profitec, a large billing company located in Connecticut, will rate and print Pioneer's end-user bills. Profitec currently serves forty-six other long distance resellers. The State Tax Resources Group, located in California will manage calculation and disbursement of local, state and Federal excise taxes.

In addition to Pioneer's management know-how (described below), Pioneer has also engaged consulting assistance from Mr. Donald Hutchins, a highly respected industry manager who also coordinates all Telephone Reseller Association meetings, and Mr. Richard Herzog, a past president of the American Telemarketing Association

III. Management Capability

Mr. Rock, Pioneer's President, has thirty years experience in the telecommunications industry including all phases of product development, pricing, billing, and profit and loss responsibility. Mr. Rock served as AT&T's long distance product manager and also as AT&T's head of Corporate Planning. Furthermore, he served as the Executive Director of Planning with the National Exchange Carrier Association (NECA). Mr. Rock's demonstrated strengths include strategy development, project leadership, organizational development and financial management. This blend of skills fits well with the demands of leading a long distance resale company in a rapidly changing and turbulent industry. Mr. Rock's resume of responsibilities and accomplishments is provided as attachment G.

Mr. Donald Eck currently heads Pioneer's agent development program. Mr. Eck served with Bell of Pennsylvania and AT&T for 30 years, holding positions of increasing responsibility in outside construction, plant extension engineering and marketing. Mr. Eck also received extensive training in data management and transmission in the Bell System data school at Cooperstown, New York. Finally Mr. Eck has worked for more than three and a half years in the resale industry as a partner in his own firm and an operations manager with the 800 Association.

*The un-audited financial statement
is true and correct*

Attachment A

*William C. Todd
President and CEO*

Pioneer Telecor, Inc

Income Statement

3-31-96 to 5-31-96

Revenues	\$ 3,600
Uncollectibles	\$ -
Net Revenues	\$ 3,600
Cost of Goods Sold (network & billing), Selling, general and administrative expenses	\$ 40,100
Depreciation	\$ -
Interest	\$ -
Income Taxes	\$ -
Net Income	\$ (36,500)

Summary of Major Start-up Expenses

<u>Category</u>	<u>Amount</u>
Payroll	\$10,700
Telemarketing Trials*	\$10,600
Legal/Regulatory	\$ 4,500
Consulting	\$ 4,300
Promotional Material	\$ 3,500
Office Rent and Utilities	<u>\$ 2,600</u>
Total	\$36,200

This unaudited financial statement
is true and correct

Attachment B

William C. Noel
President and CFO

Pioneer Telecom, Inc.
Pro Forma Balance Sheet
(5-31-96)

<u>Assets</u>		<u>Liabilities</u>	
Cash	\$ 102,000	Accounts Payable	\$ 2,500
Receivables	\$ <u>3,500</u>	Short Term Debt	\$ -
Current Assets	\$ 105,500	Current Liabilities	\$ 2,500
Other Assets	\$ <u>8,000</u>	Long Term Debt	\$ -
		Common Stock	\$ 1,000
		Additional Paid in Capital	\$ 147,500
		Retained Earnings	\$ <u>(36,500)</u>
Total Assets	\$ 113,500	Total Liabilities and Equity	\$ 113,500

Pioneer Telecom, Inc.
Pro Forma Income Statement
(3-31-97)

Revenues	\$ 4,725,000
Uncollectibles	\$ 142,000
Net Revenues	\$ 4,583,000
Cost of Goods Sold (network & billing), Selling, general and administrative expenses	\$ 4,590,000
Depreciation	\$ 4,000
Interest	\$ 15,000
Income Taxes	-
Net Income	\$ (26,000)
Retained Earnings	\$ (26,000)

Pioneer Telecom, Inc
 Pro Forma Balance Sheet
 (3-31-97)

<u>Assets</u>		<u>Liabilities</u>	
Cash	\$ 165,000	Accounts Payable	\$ 630,000
Receivables	\$ <u>1,210,000</u>	Short Term Debt	\$ <u>418,000</u>
Current Assets	\$ 1,436,000	Current Liabilities	\$ 1,048,000
Other Assets	\$ <u>8,000</u>	Long Term Debt	-
		Common Stock	\$ 1,000
		Additional Paid in Capital	\$ 360,000
		Retained Earnings	\$ <u>(26,000)</u>
Total Assets	\$ 1,383,000	Total Liabilities and Equity	\$ 1,383,000



CUSTOMER RECEIPT

\$ 101,000.00 Branch # 04 Date 3/28/96

Received from William A. Rock - Pioneer Telecom, Inc.
Dollars

Reason To hold 100,000. for 2 letters of credit, 1 in 4 months
1 in 7 months - in Savings Passbook, \$1000.00 in Comm. Chk
[Signature]

101-0000

CUSTOMER COPY

Attachment E

004-000840

WJ

William A Rock

	DATE	MEMO	INTEREST	WITHDRAWALS	DEPOSITS	BALANCE
1						
2	032896	DEP		\$100,000.00	\$100,000.00	396
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						
16						
17						
18						
19						
20						
21						
22						
23						
24						

THE SAFETY OF YOUR SAVINGS IN THIS BANK IS INSURED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION.

Attachment F

Mr. William A. Rock

Statement of Net Worth
January 1996

	<u>Balance</u>	<u>Percent of Net Worth</u>
Assets		
<u>Liquid Assets</u>		
Merrill Lynch Global	\$6,500	0.90%
Vanguard Euro Index	73,500	10.17%
Vanguard ST Bonds	23,400	3.31%
Vanguard Intl	5,700	0.79%
Scudder Latin America	2,000	0.28%
Scudder Global	24,000	3.32%
T Rowe Price New Asia	30,100	4.16%
Janus Enterprise	12,300	1.73%
Janus 20	41,600	5.76%
Janus Worldwide	35,800	4.95%
A&T	22,300	3.09%
PSC&G	12,100	1.67%
Ameritech	1,300	0.18%
Bell South	4,900	0.68%
Bell Atlantic	3,600	0.49%
IBC	1,200	0.17%
<i>Subtotal</i>	<u>\$301,900</u>	<u>41.77%</u>
<u>Illiquid Assets</u>		
Residence	\$400,000	55.34%
Employee Benefits		
AT&T Savings Plan	176,700	24.45%
NECA Savings Plan	105,900	14.65%
IRA		
Vanguard International	19,100	2.64%
<i>Subtotal</i>	<u>\$701,700</u>	<u>97.08%</u>
Total Assets	<u>\$7,003,600</u>	<u>118.85%</u>
Liabilities		
Home Mortgage	<u>\$280,800</u>	<u>38.85%</u>
Total Liabilities	<u>\$280,800</u>	<u>38.85%</u>
Net Worth	<u>\$722,800</u>	<u>100.00%</u>

WILLIAM A. ROCK

24 Shy Creek Road
Pittstown, New Jersey 08867

908-735-6839

Senior profit oriented product manager and corporate planning head. Twenty nine years' experience including all phases of product development, pricing, billing, and profit and loss responsibility, with demonstrated strengths in developing customer focused strategies, project leadership, persuasive communications, and organization development

RESPONSIBILITIES AND ACCOMPLISHMENTS

National Exchange Carrier Association, Whippany, N.J.
Executive Director

1991 to Present

Direct product development, corporate planning, and total quality programs

Accomplishments:

Developed the first new lines of business provided by NECA in five years. Achieved extraordinary success with the pilot training and international consulting offerings, including recognition from The World Bank and the U.S. State Department. Authorization for the ongoing provision of these services is currently pending with the FCC.

Developed NECA's first vision and a set of key strategies to deal with industry transformation and the threat to the Association's \$40 M revenue stream. Guided development and implementation of action plans to change NECA's direction and its culture.

AT&T, Basking Ridge, N.J.
Division Manager, Corporate Strategy and Development

1974 to 1991

1987 to 1991

Managed the overall AT&T corporate planning process, including the Planning Council for AT&T's Vice Chairman. Directed development of recommendations for all major strategic expenditures on behalf of AT&T's CFO.

Accomplishments:

Initiated and directed development of a new strategic approach to AT&T business planning. Established a spring strategic planning cycle and the use of business unit financial targets as the cornerstone for AT&T planning. Translated the proposal into action four months after senior management buy-in.

Initiated and directed a comprehensive quality project which virtually eliminated plan iterations and reduced business unit information requirements by more than half.

Product Manager, Long Distance Service

1985 to 1987

Developed five-year service strategies and major marketing programs with particular emphases on billing and pricing. Profit and loss responsibility.

Accomplishments:

Led a 150-member team that developed and drove 55 new uncollectible strategies for AT&T Communications Services, including organizational structures, billing contracts with local telephone companies, and officer objectives. Sold full program within five months of the project start date. Results improved \$220 million within two years.

Initiated and led the development of the AT&T "PRO America" calling plan, later renamed "PRO-WATS". Directed internal and external stakeholder programs, including an 18-month effort to overcome competitor opposition with the FCC. Annual revenues exceeded \$2.5 billion.

William A. Rock 6

WILLIAM A. ROCK - Page Two

Product Manager, Rate Experimentation

1982 to 1985

Initiated and managed development of new competitive pricing strategies for AT&T Communications Services

Accomplishments:

Initiated, developed and directed nationwide deployment of the "Reach Out America" calling plan. Negotiated approval of AT&T senior managers and sold to external stakeholders through a precedent-shattering regulatory case. "Reach Out" shaped today's competitive long distance market and captured more than 11 million customers for AT&T.

Manager, Long Distance Pricing

1980 to 1982

Developed interstate and intrastate long distance pricing strategies. Managed their deployment.

Accomplishments:

Developed the strategy and secured senior management approval to charge for Interstate Directory Assistance service. Its full implementation now produces \$170 million in AT&T annual revenues.

Developed and sold senior management the strategy for restructuring long distance service, including a lower rate for card calls. Successfully managed the related and controversial FCC filing that concluded an investigation of long distance pricing begun in 1970 (Docket 19129).

District Manager, General Departments

1974 to 1980

Held positions as a pricing strategist for the \$12 billion intrastate long distance business. Developed migration strategies to speed the replacement of the Bell System's \$3 billion leased base of electromechanical products with electronic terminal equipment.

PRIOR EXPERIENCE

Indiana Bell Telephone Company and General Telephone of Indiana. Held positions of increasing responsibility in operations, including business office management.

EDUCATION AND PERSONAL INFORMATION

Stanford Executive Program, Stanford University, 1988
MBA, Indiana University, 1972
BA, English, Valparaiso University, 1964 (four scholarships)

Age 52, married, four children

TITLE SHEET

FLORIDA TELECOMMUNICATIONS TARIFF

This tariff contains the descriptions, regulations, and rates applicable for the furnishing of telecommunications services provided by Pioneer Telecom, Inc. ("PT"), with principal offices at 1011 Brookside Road, Allentown, Pennsylvania 18106. This tariff applies for services furnished within the state of Florida. This tariff is on file with the Florida Public Service Commission ("Commission"). Copies may be inspected during normal business hours at the Company's principal place of business.

Issued: June 13, 1996

Effective: _____

by:

William A. Rock, President
Pioneer Telecom, Inc.
24 Shy Creek Road
Pittstown, New Jersey 08867

CHECK SHEET

The Title Page and Pages 1 through 24 inclusive of this tariff are effective as of the date shown at the bottom of the respective pages. Original and revised pages, as named below, comprise all changes from the original tariff and are currently in effect as of the date on the bottom of this page.

<u>Page</u>	<u>Number of Revisions</u>
1	Original
2	Original
3	Original
4	Original
5	Original
6	Original
7	Original
8	Original
9	Original
10	Original
11	Original
12	Original
13	Original
14	Original
15	Original
16	Original
17	Original
18	Original
19	Original
20	Original
21	Original
22	Original
23	Original
24	Original
25	Original

Issued: June 13, 1996

Effective: _____

by:

William A. Rock, President
Pioneer Telecom, Inc.
24 Shy Creek Road
Pittstown, New Jersey 08867

TABLE OF CONTENTS

Title Page	1
Check Sheet	2
Table of Contents	3
Symbols	4
Tariff Format Sheets	5
Section 1 - Definition of Terms and Abbreviations.....	6
Section 2 - Regulations.....	8
2.1 - Undertaking of Carrier	8
2.2 - Limitations on Service	8
2.3 - Limitations on Liabilities	9
2.4 - Cancellation or Discontinuance of Service by Carrier	10
2.5 - Cancellation or Termination of Service by Customer	11
2.6 - Restoration of Service	12
2.7 - Deposits	13
2.8 - Advance Payments	13
2.9 - Taxes	13
2.10 - Terminal Equipment	13
2.11 - Interconnection	14
2.12 - Inspection, Testing and Adjustment	14
2.13 - Interruption of Service	15
2.14 - Automatic Number Identification	16
Section 3 - Description of Service	18
3.1 - Availability of Service	18
3.2 - Timing of Calls	18
3.3 - Payment and Billing	18
3.4 - Restoration of Service	19
3.5 - Returned Check	19
3.6 - Dedicated Access Facilities	19
3.7 - Calculation of Distance	19
3.8 - Service Offerings	20
Section 4 - Rates and Charges	21
4.1 - General	21
4.2 - Initial Periods	21
4.3 - Basic Service Rates	22
4.4 - Free Month Service	24
4.5 - Other Service Charges	24

Issued: June 13, 1996

Effective: _____

by:

William A. Rock, President
Pioneer Telecom, Inc.
24 Shy Creek Road
Pittstown, New Jersey 08867

TABLE OF CONTENTS (Continued)

4.5 - Other Service Charges	24
4.6 - Employee Concessions	24
4.7 - Special Promotions	24
4.8 - Special Rates For The Handicapped	25

SYMBOLS

Changes to this tariff shall be identified on the revised page(s) through the use of symbols. The following are the only symbols used for the purposes indicated below.

- (C) - To signify a changed regulation
- (D) - To signify a discontinued rate or regulation
- (I) - To signify an increase in rate or charge
- (M) - To signify material relocated from one page to another without change
- (N) - To signify a new rate or regulation
- (R) - To signify a reduced rate or charge
- (S) - To signify a correction or reissued matter
- (T) - To signify a change in text but no change in rate or regulation

Issued: June 13, 1996

Effective: _____

by:

William A. Rock, President
Pioneer Telecom, Inc.
24 Shy Creek Road
Pittstown, New Jersey 08867

TARIFF FORMAT

- A. **Page Numbering** - Page numbers appear in the upper right corner of the page. Pages are numbered sequentially. However, new pages are occasionally added to the tariff. When a new page is added between pages already in effect, a decimal is added. For example, a new page added between pages 14 and 15 would be 14.1.
- B. **Page Revision Numbers** - Revision numbers also appear in the upper right corner of each page. These numbers are used to determine the most current page version on file with the Commission. For example, the 4th revised Page 14 cancels the 3rd revised Page 14. Because of the various suspension periods and deferrals the Commission follows in its tariff approval process, the most current page number on file with the Commission is not always the tariff page in effect. Consult the check sheet for the page currently in effect.
- C. **Paragraph Numbering Sequence** - There are nine levels of paragraph coding. Each level of coding is subservient to its next higher level.

2
2 1
2 1 1
2 1 1 A
2 1 1 A 1
2 1 1 A 1 (a)
2 1 1 A 1 (a) I
2 1 1 A 1 (a) I (i)
2 1 1 A 1 (a) I (i) (1)

- D. **Check Sheets** - When a tariff filing is made with the FPSC, an updated check sheet accompanies the tariff, with a cross-reference to the current revision number. When new pages are added, the check sheet is changed to reflect the revision. All revisions made in a given filing are designated by an asterisk (*). There will be no other symbols used on this page if these are the only changes made to it (i.e., the format, etc. remains the same, just revised revision levels on some pages). The tariff user should refer to the latest check sheet to find out whether a particular sheet is the most current on file with the FPSC.

Issued: June 13, 1996

Effective: _____

by:

William A. Rock, President
Pioneer Telecom, Inc.
24 Shy Creek Road
Pittstown, New Jersey 08867

SECTION 1 - DEFINITION OF TERMS AND ABBREVIATIONS

Access Line - A facility arrangement which connects Customer's location to Carrier's network switching center.

Account Code - A series of digits entered by Customer to associate a call with a particular department, cost center, or client. A non-verified Account Code shall be accepted if it contains the proper number of digits. A verified Account Code shall only be accepted if it can be matched with a number on the list of valid Account Codes provided by Customer.

Account Code Tables - When a customer orders verified account codes, an account code table has to be set up. Any number of dedicated trunk groups, authorization codes, or lines can reference this table to determine whether an account code is valid.

ANI Delivery - This capability provides an 800 customer with the ANI number from which an 800 call was originated. This information is used to route calls to other switched or dedicated facilities if the normal 800 termination route is full.

Audio Text - This on-demand feature of the Travel Card Service provides the customer with a variety of information services including news, weather, sports, financial news, and general information, e.g., television listings and horoscopes. It is accessed via the 800 number established for the Travel Card.

Authorization Code - A numerical code, one or more of which are available to Customer to enable it to access Carrier's network, and which are used by Carrier both to prevent unauthorized access to its facilities and to identify Customer for billing purposes. Multiple authorization codes may be assigned to identify individual users on the account.

Carrier - Pioneer Telecom, Inc.

Commission - The Florida Public Service Commission.

Conference Calling - An on-demand feature of the Travel Card Service, Conference Calling provides the ability for multiple parties to communicate during a phone call.

Conversation Minutes - For billing purposes calls are billed based on Conversation Minutes, which begin when the called party answers, as determined by answer supervision, and end when either party disconnects.

Issued: June 13, 1996

Effective: _____

by:

William A. Rock, President
Pioneer Telecom, Inc.
24 Shy Creek Road
Pittstown, New Jersey 08867

SECTION 1 - DEFINITION OF TERMS AND ABBREVIATIONS (Continued)

Customer - The company, individual, or other entity which orders or uses Service and is therefore responsible for the payment of charges due and for compliance with Carrier's tariff regulations

Day - From 8 00 AM up to but not including 5 00 PM Monday through Friday

Dialed Number Identification Service - For incoming calls, this service identifies which 800 number was dialed. This information helps route calls to intended for different departments such as customer service, sales, or accounting.

Direct Termination Overflow - For 800 service that terminates on dedicated facilities, this arrangement allows overflow to other switched or dedicated facilities if the normal 800 route is full.

Message Store and Forward - This on-demand Travel Card Service Feature allows a customer to communicate with others by sending "voice messages" or digital voice recordings that are stored for future delivery.

Non-Day - All hours other than those included in the Day period, as indicated above.

POP - A point-of-presence of the underlying carrier within the state or LATA.

Service - Any or all service(s) provided by Carrier pursuant to this tariff.

Issued: June 13, 1996

Effective: _____

by:

William A. Rock, President
Pioneer Telecom, Inc.
24 Shy Creek Road
Pittstown, New Jersey 08867

SECTION 2 - REGULATIONS

2.1 Undertaking of the Carrier

2.1.1 Service is furnished for telecommunications originating at specified points within the State of Florida under the terms and conditions of this tariff

2.1.2 Carrier shall install, operate, and maintain Service provided hereunder in accordance with the terms and conditions set forth in this tariff

2.1.3 Carrier neither owns nor operates telecommunications facilities within the State of Florida, but rather resells telecommunications services provided by other carriers. Notwithstanding the foregoing, Customer shall be considered a customer of Carrier, and not a customer of any other carrier

2.1.4 Carrier may, when authorized by Customer, act as Customer's agent for ordering dedicated Access Lines or facilities provided by other carriers to allow connection of Customer's locations to the network of an underlying carrier. Customer shall be responsible for all charges due for such service arrangements

2.1.5 Service is provided on a monthly basis unless ordered on a longer term basis, and is available twenty-four (24) hours per day, seven (7) days per week

2.2 Limitations on Service

2.2.1 Service is offered subject to the availability of the necessary facilities and subject to the provisions of this tariff

2.2.2 Carrier reserves the right to discontinue furnishing Service, or to limit the use of Service, when necessitated by conditions beyond its control, when Customer is using Service in violation of the law or in violation of the provisions of this tariff, or for non-payment by Customer.

Issued: June 13, 1996

Effective: _____

by:

William A. Rock, President
Pioneer Telecom, Inc.
24 Shy Creek Road
Pittstown, New Jersey 08867

SECTION 2 - REGULATIONS (Continued)

2.2 **Limitations on Service** (Continued)

2.2.3 Service provided under this tariff is directly controlled by Carrier, and Customer may not transfer or assign the use of Service, except with the prior written consent of Carrier. Such transfer or assignment shall only apply where there is no interruption in the use or location of Service, and all regulations and conditions contained in this tariff, as well as all conditions for Service, shall apply to all such permitted assignees or transferees.

2.2.4 Service may not be used for any unlawful purpose.

2.3 **Limitations on Liabilities**

2.3.1 Carrier's liability shall be limited to damages arising out of mistakes, omissions, interruptions, delays, errors, or defects in transmission occurring in the course of furnishing Service, and not caused by mistakes or errors of Customer. No liability shall commence prior to activation of Service. In no event shall such liability exceed an amount equivalent to the proportionate charge to Customer for the period during which the aforementioned faults in transmission occur.

2.3.2 Carrier shall not be liable for, and Customer indemnifies and holds Carrier harmless from, any and all losses, claims, demands, suits or other actions, or any liability whatsoever, whether suffered, made, instituted or asserted by Customer or by any other party, for any personal injury to, or death of, any person or persons, for any loss, damage, defacement or destruction of the premises of Customer or any others, or for libel, slander, invasion of privacy, or infringement of copyrights or patents, or for any other causes, caused or claimed to have been caused directly or indirectly by the installation, operation, failure to operate, maintenance, removal, presence, condition, location, or use including, but not limited to, use in an explosive atmosphere of its Service or facilities, of the services, channels or equipment of others, provided that such occurrence is not the result of Carrier's negligence. No agents or employees of other carriers shall be deemed to be agents or employees of Carrier.

Issued: June 13, 1996

Effective: _____

by:

William A. Rock, President
Pioneer Telecom, Inc.
24 Shy Creek Road
Pittstown, New Jersey 08867

SECTION 2 - REGULATIONS (Continued)

2.3 Limitations on Liabilities (Continued)

2.3.3 Carrier shall not be liable for any damages, including usage charges, that Customer may incur as a result of the unauthorized use of its communications equipment. The unauthorized use of communications equipment includes, but is not limited to, the placement of calls from Customer's premises, and the placement of calls through Customer-controlled or Customer-provisioned equipment, that are transmitted over Carrier's network without the authorization of Customer. Customer shall be fully liable for all such usage charges.

2.4 Cancellation or Discontinuance of Service by Carrier

Without incurring any liability, Carrier may under the following conditions cancel Service prior to commencement or discontinue Service that is being furnished, provided that, unless otherwise stated, Customer shall be given fifteen (15) days written notice of such cancellation or discontinuance of Service.

2.4.1 For noncompliance with or violation of any applicable State, municipal or Federal law, ordinance or regulation or noncompliance with or violation of any Commission regulation, provided that lesser notice may be required by order of such regulatory authorities.

2.4.2 For Customer's refusal to provide reasonable access to Carrier or its agents for the purpose of inspection and maintenance of equipment owned by Carrier.

2.4.3 For noncompliance with any of the provisions of this tariff governing Service.

2.4.4 For nonpayment of any sum due Carrier for more than thirty (30) days after delivery of an invoice to the custody of the U.S. Mail or other standard delivery service.

2.4.5 Without notice, in the event of Customer's use of equipment in such a manner as to adversely affect Carrier's equipment or Service to others.

Issued: June 13, 1996

Effective: _____

by:

*William A. Rock, President
Pioneer Telecom, Inc.
24 Shy Creek Road
Pittstown, New Jersey 08867*

SECTION 2 - REGULATIONS (Continued)

2.4 Cancellation or Discontinuance of Service by Carrier (Continued)

2.4.6 Without notice, in the event of unauthorized or fraudulent use of Service Whenever Service is discontinued for unauthorized use of Service, Carrier may, before restoring Service require Customer to make, at its own expense, all changes in facilities or equipment necessary to eliminate unauthorized use and to pay to Carrier an amount reasonably estimated by Carrier as the loss in revenues to Carrier resulting from such unauthorized use plus claims lodged against Carrier by third parties

2.4.7 Without notice, by reason of any order or decision of a court or other government authority having jurisdiction that prohibits Carrier from furnishing Service to Customer

2.5 Cancellation or Termination of Service by Customer

2.5.1 Customer may cancel Service by giving notice to Carrier up to the day Service is scheduled to commence

2.5.2 If Customer orders Service which requires special construction or facilities for Customer's use, and then cancels its order before Service begins, a charge shall be made to Customer for the non-recoverable portions of the expenditures or liabilities incurred on behalf of Customer by Carrier

2.5.3 Customer may terminate Service by giving thirty (30) days prior written notice, provided that Customer shall be responsible for all charges incurred to the date of termination including, but not limited to, all charges to Carrier by other carriers for Service provided to Customer, including, but not limited to, termination charges

Issued: June 13, 1996

Effective: _____

by:

William A. Rock, President
Pioneer Telecom, Inc.
24 Shy Creek Road
Pittstown, New Jersey 08867

SECTION 2 - REGULATIONS (Continued)

2.6 Restoration of Service

The use and restoration of Service shall in all cases be in accordance with the priority system specified in Part 64, Subpart D, of the Rules and Regulations of the Federal Communications Commission

Issued: June 13, 1996

Effective: _____

by:

William A. Rock, President
Pioneer Telecom, Inc.
24 Shy Creek Road
Pittstown, New Jersey 08867

SECTION 2 - REGULATIONS (Continued)

2.7 Deposits

Carrier does not require or collect deposits from Customers

2.8 Advance Payments

Carrier does not require or collect advance payments for usage sensitive charges from Customers. Fixed monthly recurring charges shall be billed by Carrier to Customer no more than one (1) month in advance

2.9 Taxes

Service may be subject to state and/or local taxes at the prevailing rates, if Service originates and terminates in the State of Florida. All such taxes (e.g., gross receipts tax, sales tax, and municipal utilities tax) are listed as separate line items on the Customer's invoice and are not included in the rates and charges listed herein

2.10 Terminal Equipment

Service may be used with or terminated in Customer-provided terminal equipment or Customer-provided communications systems, such as a PBX or key telephone system. Such terminal equipment or communications systems shall be furnished by and maintained at the expense of Customer, except as otherwise provided. Customer is also responsible for all costs at its premises incurred in the use of Service, including but not limited to equipment, wiring, electrical power, and personnel. When such terminal equipment or communications systems are used, they shall in all respects comply with the generally accepted minimum protective standards of the telecommunications industry as endorsed by the Federal Communications Commission

Issued: June 13, 1996

Effective: _____

by:

*William A. Rock, President
Pioneer Telecom, Inc.
24 Shy Creek Road
Pittstown, New Jersey 08867*

SECTION 2 - REGULATIONS (Continued)

2.11 Interconnection

Service furnished by Carrier may be connected with the services or facilities of other carriers. Customer is responsible for all charges billed by other carriers in connection with the use of Service. Any special equipment or facilities necessary to achieve compatibility between carriers are the sole responsibility of Customer.

2.12 Inspection, Testing and Adjustment

2.12.1 Carrier may, upon reasonable notice, make such tests and inspections as may be necessary to determine whether tariff requirements are being complied with in the installation, operation, and maintenance of Customer's or Carrier's equipment. Carrier may, without notice, interrupt Service at any time, as necessary, because of a departure from any of these requirements and may continue such interruption until its requirements have been satisfied.

2.12.2 Upon reasonable notice, the facilities provided by Carrier shall be made available to Carrier by Customer for such tests and adjustments as may be necessary for their maintenance to a condition satisfactory to Carrier.

2.12.3 Carrier shall not be liable to Customer for any damages for Service interruption pursuant to this Section. Customer shall not be entitled to any credit for interruption of Service pursuant to this Section when the interruption of Service is less than two (2) consecutive hours.

Issued: June 13, 1996

Effective: _____

by:

William A. Rock, President
Pioneer Telecom, Inc.
24 Shy Creek Road
Pittstown, New Jersey 08867

SECTION 2 - REGULATIONS (Continued)

2.13 Interruption of Service

2.13.1 Customer shall be given a credit allowance for any interruption of Service which is not due to (a) Carrier's inspection, testing or adjustment, if for a period of two (2) hours or less, (b) mistakes or errors of Customer, or (c) the failure of facilities or equipment provided by Customer. Credit allowances shall be subject to the general liability provisions set forth in Section 2.3 herein. It shall be the obligation of Customer to notify Carrier immediately of any interruption of Service for which a credit allowance is desired. Before giving such notice, Customer shall ascertain that the trouble is not being caused by action or omission of Customer, or is not in facilities or equipment, if any, furnished by Customer and connected to Carrier's facilities.

2.13.2 For the purposes of credit computation, every month shall be considered to have seven hundred twenty (720) hours.

2.13.3 No credit shall be allowed for any interruption of Service of a continuous duration of less than two (2) hours.

2.13.4 Customer shall be credited for an interruption of Service of two (2) hours or more at the rate of 1/720th of the monthly non-usage sensitive charges for the Service affected for each half hour or major fraction thereof that the interruption continues. The formula for calculating credit shall be as follows:

$$\text{Credit} = \frac{A \times B}{720}$$

"A" = Outage time in hours

"B" = Total monthly fixed, non-usage sensitive charge for affected facility

Issued: June 13, 1996

Effective: _____

by:

William A. Rock, President
Pioneer Telecom, Inc.
24 Shy Creek Road
Pittstown, New Jersey 08867

SECTION 2 - REGULATIONS (Continued)

2.14 Automatic Number Identification

2.14.1 A telephone corporation may provide Automatic Number Identification (ANI) associated with an intrastate service, by tariff, to any entity (ANI recipient) only under the following terms and conditions:

2.14.2 The ANI recipient or its designated billing agent may use or transmit ANI information to third parties for billing and collection, routing, screening, ensuring network performance, and completion of a telephone subscriber's call or transaction.

2.14.3 The ANI recipient may offer to any telephone subscriber with whom the ANI recipient has an established customer relationship, a product or service that is directly related to products or services previously purchased by the telephone subscriber from the ANI recipient.

2.14.4 The ANI recipient or its designated billing agent is prohibited from utilizing ANI to establish marketing lists or to conduct outgoing marketing calls, except as permitted by the preceding paragraph, unless the ANI recipient obtains the prior written consent of the telephone subscriber permitting the use of ANI information for such purposes. The foregoing provisions notwithstanding, no ANI recipient or its designated billing agent may utilize ANI information if prohibited elsewhere by law.

2.14.5 The ANI recipient or its designated billing agent is prohibited from reselling, or otherwise disclosing ANI information to any third party for any use other than those listed in Provision 1, unless the ANI recipient obtains the prior written consent of the subscriber permitting such resale or disclosure.

2.14.6 Telephone Corporations must make reasonable efforts to adopt and apply procedures designed to provide reasonable safeguards against the aforementioned abuses of ANI.

2.14.7 Violations of any of the foregoing terms and conditions by any ANI recipient other than a Telephone Corporation shall result, after a determination through the Commission's complaint process, in suspension of the transmission of ANI by the Telephone Corporation until such time as the Commission receives written confirmation from the ANI recipient that the violations have ceased or have been corrected. If the Commission determines that there have been three or more separate violations in a 24 month period, delivery of ANI to the offending party shall be terminated under terms and conditions determined by the Commission.

Issued: June 13, 1996

Effective: _____

by:

*William A. Rock, President
Pioneer Telecom, Inc.
24 Shy Creek Road
Puttstown, New Jersey 08867*

SECTION 2 - REGULATIONS (Continued)

2.14 Automatic Number Identification (Continued)

2.14.7 (Continued)

Violation of any of the foregoing terms and conditions by a telephone Corporation may result in Commission prosecution of penalty and enforcement proceedings pursuant to Sections 24, 25 and 26 of the Public Service Law

Issued: June 13, 1996

Effective: _____

by:

William A. Rock, President
Pioneer Telecom, Inc.
24 Shy Creek Road
Pittstown, New Jersey 08867

SECTION 3 - DESCRIPTION OF SERVICE

3.1 Availability of Service

Carrier offers resold interexchange telecommunications service to any person or company within its service area who desires to be a Customer, subject to the terms and conditions of this tariff. Service is available twenty-four (24) hours per day, seven (7) days per week.

3.2 Timing of Calls

3.2.1 Usage sensitive charges are based on the actual usage of Carrier's network. Such charges are measured in Conversation Minutes.

3.2.2 Chargeable time for Customer shall begin when the called party answers, as determined by hardware answer supervisor, provided that such capabilities are available from the local telephone company. If hardware answer supervision is not available, then Carrier will employ software answer supervision, and up to sixty (60) seconds of ringing will be allowed before billing. Chargeable time for a call shall end upon disconnection by either party.

3.2.3 The initial period (minimum call duration) for billing purposes varies by service offering and is indicated in Section 4.2.

3.2.4 Unless otherwise specified in this tariff, usage for billing purposes is measured and rounded to the next higher six (6) second increment after the initial period. Billing will be rounded up to the nearest penny for each call.

3.2.5 No charges apply for incomplete calls. If Customer believes it has been incorrectly billed for an incomplete call, Carrier shall, upon notification, investigate the circumstances of the call and issue a credit when appropriate.

3.3 Payment and Billing

3.3.1 Service is provided and billed on a monthly basis. Usage sensitive charges are billed in arrears and fixed monthly recurring charges, if any, are billed one month in advance.

3.3.2 Bills are due and payable upon receipt. Interest at the lesser of a rate of one and one-half percent (1.5%) per month, or the maximum rate allowed by law, shall be charged on any amount remaining unpaid after thirty (30) days from delivery of an invoice to the custody of the U.S. Mail or other standard delivery service.

Issued: June 13, 1996

Effective: _____

by:

*William A. Rock, President
Pioneer Telecom, Inc.
24 Shy Creek Road
Pittstown, New Jersey 08867*

SECTION 3 - DESCRIPTION OF SERVICE

3.3 Payment and Billing (Continued)

3.3.3 The security of Customer's Authorization Codes is the responsibility of Customer. All calls placed using Customer's Authorization Codes or using facilities owned or controlled by Customer shall be billed to Customer and must be paid by Customer.

3.3.4 Carrier reserves the right to examine the credit record of an applicant or Customer. A Customer whose Service has been discontinued for non-payment of bills shall be required to pay any unpaid balance due to Carrier before Service is restored.

3.3.5 If notice from Customer of a dispute as to charges is not received in writing by Carrier within thirty (30) days after delivery of an invoice to the custody of the U.S. Mail or other standard delivery service, the billing will be considered correct and binding.

3.4 Restoration of Service

Non-Recurring Charge for Re-establishment of Service \$ 20.00

3.5 Returned Check

Returned Check Charge (Per Check) \$ 20.00

3.6 Dedicated Access Lines

Dedicated Access Lines may be required to connect Customer locations to the POP of an underlying carrier. Such dedicated Access Lines, when required, shall be the sole responsibility of Customer. Notwithstanding such responsibility, Carrier shall, upon Customer's request, order such dedicated Access Lines from the underlying carrier on behalf of Customer, and shall pass-through to Customer without mark-up all related recurring and non-recurring charges.

3.7 Calculation of Distance

Rates for services do not depend on the distance of the call, i.e., they will not vary by distance.

Issued: June 13, 1996

Effective: _____

by:

William A. Rock, President
Pioneer Telecom, Inc.
24 Shy Creek Road
Pittstown, New Jersey 08867

SECTION 3 - DESCRIPTION OF SERVICE

3.8 Service Offerings

Applicable rate schedules for the following services are provided in Section 4 - Rates

3.8.1 Dial Access 1+ Service

Dial Access Business Service is a flat-rated (not time-of-day banded) outbound long distance service. Dial Access Business Service Plus Customers utilize Feature Group D access.

3.8.2 Dedicated Access 1+ Service

Dedicated Access Business Service is a flat-rated (not time-of-day banded) outbound long distance service. Dedicated Access Business Customers utilize dedicated Access Lines to connect their premises to the underlying carrier's POP.

3.8.3 Dial Access 800 Service

Dial Access 800 Service is a flat-rated (not time-of-day banded) inbound long distance service. Dial Access 800 Service calls are terminated over Customer's local telephone lines.

3.8.4 Dedicated Access 800 Service

Dedicated Access 800 Service is a flat-rated (not time-of-day banded) inbound long distance service. Dedicated Access Plus 800 Service calls are terminated over dedicated Access Lines from the underlying carrier's POP to Customer's premises.

3.8.5 Travel Card Service

Travel Card Service is a flat-rated (not time-of-day banded) outbound long distance service. This service allows Customers to place calls from locations other than their primary service location through the use of 800 number network access and an Authorization Code.

Issued: June 13, 1996

Effective: _____

by:

*William A. Rock, President
Pioneer Telecom, Inc.
24 Shy Creek Road
Pittstown, New Jersey 08867*

SECTION 4 - RATES AND CHARGES

4.1 General

4.1.1 Conversation Minutes, reflecting usage sensitive charges resulting from use of Service, are billed in increments of six (6) seconds. Following the initial period (minimum billing period), as defined in Section 4.2, all charges are rounded to the next higher six (6) second increment for billing purposes.

4.1.2 There are no installation charges or monthly recurring charges for these services, other than the pass-through installation charges and/or monthly recurring charges associated with the use of dedicated Access Lines provided by an underlying carrier.

4.2 Initial Periods

4.2.1 The initial period for Dial 1 + Service is six (6) seconds.

4.2.2 The initial period for Dedicated Access 1 + Service is six (6) seconds.

4.2.3 The initial period for Dial Access 800 Service is six (6) seconds.

4.2.4 The initial period for Dedicated Access 800 Service is six (6) seconds.

4.2.5 The initial period for Travel Card Service is six (18) seconds.

Issued: June 13, 1996

Effective: _____

by:

*William A. Rock, President
Pioneer Telecom, Inc.
24 Shy Creek Road
Pittstown, New Jersey 08867*

SECTION 4 - RATES AND CHARGES (Continued)

4.3 BASIC SERVICE RATES

4.3.1 Dial Access 1+ Service

Usage Sensitive Charges (Measured in 6 Second Increments)

Rate Per Minute \$ 0.1549

4.3.2 Dedicated Access 1+ Service

Usage Sensitive Charges (Measured in 6 Second Increments)

Rate Per Minute (All Rate Periods) \$ 0.0749

4.3.3 Dial Access 800 Service

4.3.3.A Usage Sensitive Charges (Measured in 6 Second Increments)

Rate Per Minute (All Rate Periods) \$ 0.1549

4.3.3.B Monthly Charges

Nationwide Directory Listing (Each Number Listed) \$ 15.00

4.3.3.C Non-Recurring Charges

800 Number Reservation (Each 800 Number) \$ 25.00

Dialed Number Identification Service (Installation/Trunk) \$ 200.00

Dialed Number Identification Service (Change/Trunk) \$ 50.00

Issued: June 13, 1996

Effective: _____

by:

William A. Rock, President
Pioneer Telecom, Inc.
24 Shy Creek Road
Pittstown, New Jersey 08867

SECTION 4 - RATES AND CHARGES (Continued)

4.3 BASIC SERVICE RATES (Continued)

4.3.4 Dedicated Access 800 Service

4.3.4.A Usage Sensitive Charges (Measured in 6 Second Increments)

Rate Per Minute (All Rate Periods)	\$ 0.0749
------------------------------------	-----------

4.3.4.B Monthly Charges

Nationwide Directory Listing (Each Number Listed)	\$ 15.00
Pin Routing (Per Pin)	\$ 5.00

4.3.4.C Non-Recurring Charges

800 Number Reservation (Each 800 Number)	\$ 25.00
ANI Delivery on 800 Calls (Installation/Trunk)	\$ 250.00
Direct Termination Overflow (Installation/Trunk)	\$ 250.00
Direct Termination Overflow Routing (Change/Trunk)	\$ 50.00
Dialed Number Identification Service (Installation/Trunk)	\$ 200.00
Dialed Number Identification Service (Change/Trunk)	\$ 50.00

4.3.5 Travel Card Service

4.3.5.A Basic Service (Measured in 6 Second Increments)

Rate Per Minute (All Rate Periods)	\$ 0.20
------------------------------------	---------

4.3.5.B On-Demand Feature Charges (All Rate Periods)

Audio Text (Per Minute)	\$ 0.25
Message Store and Forward (Each Message)	\$ 0.80
Conference Calling (Each Participant)	
Set-Up Charge	\$ 1.25
Rate Per Minute	\$ 0.25

Issued: June 13, 1996

Effective: _____

by:

William A. Rock, President
Pioneer Telecom, Inc.
24 Shy Creek Road
Pittstown, New Jersey 08867

SECTION 4 - RATES AND CHARGES (Continued)

4.4 FREE MONTH RATES

Dial 1 Plus and Dial 800 Service

This service offering will provide a credit, equal to the average of a customer's previous twelve month's PT billing, that will be applied against that customer's PT billing in the thirteenth month of usage of PT services

The following rates apply at all distances and at all times of day

Usage Sensitive Charges (Measured in 6 Second Increments)

Rate Per Minute \$ 0.1649

4.5 OTHER SERVICE CHARGES

4.5.1 Account Codes

Monthly Charge for Verified Account Codes (Each Table)	\$ 25.00
Verified Account Code Installation or Change (Each Table)	\$ 25.00

4.5.2 Directory Assistance

Charge Per Directory Assistance Call	\$ 0.65
--------------------------------------	---------

4.6 Employee Concessions

No employee concessions are offered under this tariff

4.7 Special Promotions

Carrier may, from time to time, waive or vary the rates and charges associated with certain services for promotional, market research, or other similar purposes. These promotions will be approved by the FPSC with specific starting and ending dates and under no circumstances run for longer than 90 days in any 12 month period

Issued: June 13, 1996

Effective: _____

by:

William A. Rock, President
Pioneer Telecom, Inc.
24 Shy Creek Road
Pittstown, New Jersey 08867

SECTION 4 - RATES AND CHARGES (Continued)

4.8 Special Rates For The Handicapped

4 8 1 Directory Assistance

There shall be no charge for up to fifty calls per billing cycle from lines or trunks serving individuals with disabilities. The Company shall charge the prevailing tariff rates for every call in excess of 50 within a billing cycle.

4 8 2 Hearing and Speech impaired Persons

Intrastate toll message rates for TDD users shall be evening rates for daytime calls and night rates for evening and night calls.

4 8 3 Telecommunications Relay Service

For intrastate toll calls received from the relay service, the Company will, when billing relay calls, discount relay calls by 50 percent off of otherwise applicable rates for a voice non-relay call except that where either party is both hearing and visually impaired, the call shall be discounted. discounts apply only to time-sensitive elements of a charge and shall not apply to per call charges such as a travel card surcharge.

Issued: June 13, 1996

Effective: _____

by:

William A. Rock, President
Pioneer Telecom, Inc.
24 Shy Creek Road
Pittstown, New Jersey 08867