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210 N. Park Ave.  
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Florida Public Service Commission  
2540 Shumard Oak Boulevard  
Room 279  
Tallahassee, FL 32399-0850

P.O. Drawer 200  
Winter Park, FL  
32790-0200

Tel: 407-740-8575  
Fax: 407-740-0613  
tmi@tminc.com

RE: Initial Application and Tariff of **Direct American Marketers, Inc. d/b/a Direct One** for Authority to Provide Interexchange Telecommunications Services within the State of Florida.

990504-TI

Dear Sir/Madam:

Enclosed for filing are the original and six (6) copies of the above-referenced application of Direct American Marketers, Inc. d/b/a Direct One. Also enclosed is a Technologies Management, Inc. check in the amount of \$250.00, to cover the filing fee.

Please acknowledge receipt of this filing by returning, filed stamped, the extra copy of this letter in the self-addressed stamped envelope provided for that purpose. I may be reached at (407) 740-8575 with any questions, comments or correspondence regarding this application. Thank you for your assistance.

Sincerely,

Thomas M. Forte  
Consultant to Direct American Marketers, Inc.

Enclosures

TMF/sbm

cc: A. C. Brown - Direct American (w/ enclosures)  
Linda Goldstein, Esquire - Hall, Dickler, Lawler, Kent & Friedman (w/ enclosures)  
file: Direct American - FL (w/ enclosures)  
tms: FLi9900

Check received with filing and  
sent to the bank for deposit.  
Please advise amount of check  
to be deposited in the file.  
Initials of person who forwarded check:  
TMF

DOCUMENT NUMBER-DATE  
05010 APR 20 99  
FPSC-RECORDS/REPORTING

**FLORIDA PUBLIC SERVICE COMMISSION  
DIVISION OF COMMUNICATIONS  
BUREAU OF SERVICE EVALUATION**

**APPLICATION FORM  
for  
AUTHORITY TO PROVIDE  
INTEREXCHANGE TELECOMMUNICATIONS SERVICE  
WITHIN THE STATE OF FLORIDA**

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**Instructions**

- A. This form is used for an original application for a certificate and for approval of sale, assignment or transfer of an existing certificate. In case of a sale, assignment or transfer, the information provided shall be for the purchaser, assignee or transferee (See Appendix A).
- B. Respond to each item requested in the application and appendices. If an item is not applicable, please explain why.
- C. Use a separate sheet for each answer which will not fit the allotted space.
- D. If you have questions about completing the form, contact:

**Florida Public Service Commission  
Division of Communications  
Bureau of Service Evaluation  
2540 Shumard Oak Boulevard  
Gunter Building  
Tallahassee, Florida 32399-0850  
(904) 413-6600**

- E. Once completed, submit the original and six (6) copies of this form along with a non-refundable application fee of \$250.00 to:

**Florida Public Service Commission  
Division of Administration  
2540 Shumard Oak Blvd.  
Gunter Building  
Tallahassee, Florida 32399-0850  
(904) 413-6251**

1. 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.
  - Prepaid Debit Card Provider** - any person or entity that purchases 800 access from an underlying carrier or unaffiliated entity for use with prepaid debit card service and/or encodes the cards with personal identification numbers.

2. **This is an application for  $\sqrt{\quad}$  (check one):**

- Original Authority** (New company)
- Approval of transfer** (To another certificated company)
- Approval of assignment of existing certificate** (To a noncertificated company)
- Approval for transfer of control** (To another certificated company.)

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

Direct American Marketers, Inc.

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

Direct One

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

|              |                                   |
|--------------|-----------------------------------|
|              | Direct American Marketers, Inc.   |
| Street:      | 1820 East First Street, Suite 440 |
| P.O. Box:    |                                   |
| City, State: | Santa Ana, California             |
| Zip Code:    | 92705                             |
| Telephone:   | (714) 384-7800                    |
| Facsimile:   | (714) 384-7877                    |

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

Street: Direct American Marketers, Inc.  
1820 East First Street, Suite 440  
P.O. Box:  
City, State: Santa Ana, California  
Zip Code: 92705  
Telephone: (714) 384-7800  
Facsimile: (714) 384-7877

7. Structure of organization:

- |                          |                     |                                     |                     |
|--------------------------|---------------------|-------------------------------------|---------------------|
| <input type="checkbox"/> | Individual          | <input checked="" type="checkbox"/> | Corporation         |
| <input type="checkbox"/> | Foreign Corporation | <input type="checkbox"/>            | Foreign Partnership |
| <input type="checkbox"/> | General Partnership | <input type="checkbox"/>            | Limited Partnership |
| <input type="checkbox"/> | 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 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 the 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: **F98000006886**

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

CT Corporation System  
1200 South Pine Island Road  
Plantation, FL 33324

- (c) Provide proof of compliance with the fictitious name statute (Chapter 865.09 FS), if applicable.

Fictitious name registration number:

- (d) 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.

**No officer, director or stockholder of the Company has been adjudged bankrupt, mentally incompetent, or found guilty of any felony or of any crime. No officer, director or stockholder of the Company are involved in proceedings which may result in such action.**

- (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 the company, give reason why not.

**No officer, director, partner or stockholder of the Company is an officer, director or stockholder in any other Florida certificated telephone company.**

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

(a) The application:

**Thomas M. Forte**  
**Consultant to Direct American Marketers, Inc.**  
**Technologies Management, Inc.**  
**P.O. Drawer 200**  
**Winter Park, FL 32790-0200**  
**Telephone: (407) 740-8575**  
**Facsimilie: (Fax) 740-0613**

(b) Official Point of Contact for the ongoing operations of the company:

**Mr. Anthony C. Brown, President and Chief Executive Officer**  
**Direct American Marketers, Inc.**  
**1820 East First Street, Suite 440**  
**Santa Ana, California 92705**

(c) Tariff:

**Thomas M. Forte**  
**Consultant to Direct American Marketers, Inc.**  
**Technologies Management, Inc.**  
**P.O. Drawer 200**  
**Winter Park, FL 32790-0200**  
**Telephone: (407) 740-8575**  
**Facsimilie: (FAX) 740-0613**

(d) Complaints/Inquiries from customers:

**Mr. Ron Trombley**  
**Director, Customer Service**  
**1820 East First Street, Suite 440**  
**Santa Ana, CA 92705**

11. List the states in which the applicant:

(a) Has operated as an interexchange carrier.

**None**

(b) Has applications pending to be certificated as an interexchange carrier.

**None**

(c) Is certificated to operate as an interexchange carrier.

**None**

(d) Has been denied authority to operate as an interexchange carrier and the circumstances involved.

**Not applicable**

(e) Has had regulatory penalties imposed for violations of telecommunications statutes and the circumstances involved.

**Not applicable**

(f) Has been involved in civil court proceedings with an interexchange carrier, local exchange carrier or other telecommunications entity, and the circumstances involved.

**None**

12. What services will the applicant offer to other certified telephone companies:

- |                                     |   |                          |           |
|-------------------------------------|---|--------------------------|-----------|
| <input type="checkbox"/>            | Facilities                                  | <input type="checkbox"/> | Operators |
| <input type="checkbox"/>            | Billing and Collection                      | <input type="checkbox"/> | Sales     |
| <input type="checkbox"/>            | Maintenance                                 |                          |           |
| <input checked="" type="checkbox"/> | Other: <b>None anticipated at this time</b> |                          |           |

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.).

**Dealers will be given a commission percentage based on volume of individual orders and/or monthly usage.**

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

- |                                     |                       |                                     |                           |
|-------------------------------------|-----------------------|-------------------------------------|---------------------------|
| <input checked="" type="checkbox"/> | Residential customers | <input checked="" type="checkbox"/> | Business customers        |
| <input type="checkbox"/>            | PATS providers        | <input type="checkbox"/>            | PATS station end-users    |
| <input type="checkbox"/>            | Hotels & motels       | <input type="checkbox"/>            | Hotel & motel guests      |
| <input type="checkbox"/>            | Universities          | <input type="checkbox"/>            | Univ. dormitory residents |
| <input type="checkbox"/>            | 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, Direct American Marketers, Inc. d/b/a Direct One will appear on the bill.**

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

**The Company will utilize either LEC billing arrangements or in-house billing depending on the customer type.**

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

A. Financial Capability

Regarding the showing of financial capability, the following applies:

The application should contain the applicant's financial statements for the most recent 3 years, including:

1. the balance sheet
2. income statement
3. statement of retained earnings

**See Attachment III.**

Further, a **written explanation**, which can include supporting documentation, regarding the following should be provided to show financial capability.

1. Please provide documentation that the applicant has sufficient financial capability to provide the requested service in the geographic area proposed to be served
2. Please provide documentation that the applicant has sufficient financial capability to maintain the requested service.
3. Please provide documentation that the applicant has sufficient financial capability to meet its lease or ownership obligations.

**NOTE:** This documentation may include, but is not limited to, financial statements, a projected profit and loss statement, credit references, credit bureau reports, and descriptions of business relationships with financial institutions.

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 Attachment IV.**

C. Technical capability.

**As a reseller, Applicant relies on the technical expertise of its underlying carrier for maintenance of the network.**

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).

**See Attachment II.**

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 mbps, DS-3, etc.)**

**Travel service**

Method of access is 950

Method of access is 800

**900 service**

**Operator Services**

Available to presubscribed customers

Available to non presubscribed customers (for example, 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).

**Customer will dial 1+ the area code, if applicable, plus the terminating telephone number. For travel service calls: an 800 access number, plus identification number, plus the destination telephone number.**

22. Other:

**\*\* APPLICANT ACKNOWLEDGMENT 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.

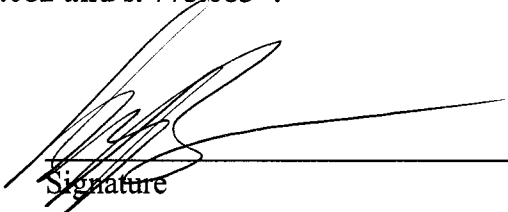
**5. RECEIPT AND UNDERSTANDING OF RULES:**

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.

**7. 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:**

  
\_\_\_\_\_  
Signature

11/10/98  
Date

\_\_\_\_\_  
**Anthony C. Brown, President**

(949) 261 - 7866  
Telephone

**APPENDICES:**

- A - CERTIFICATE TRANSFER STATEMENT
- B - CUSTOMER DEPOSITS AND ADVANCE PAYMENTS
- C - INTRASTATE NETWORK
- D - FLORIDA TELEPHONE EXCHANGES AND EAS ROUTES

**ATTACHMENTS:**

- I - AUTHORITY TO OPERATE IN FLORIDA
- II - PROPOSED TARIFF
- III - FINANCIAL STATEMENTS
- IV - MANAGERIAL AND TECHNICAL CAPABILITIES

**CERTIFICATE OF TRANSFER STATEMENT**

I, (Name of Client Contact, Title), of (Name of Company), and current holder of certificate number \_\_\_\_\_, have reviewed this application and join in the petitioner's request for a transfer of the above-mention certificate.

**Not Applicable**

**UTILITY OFFICIAL:**

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Client Name and Title

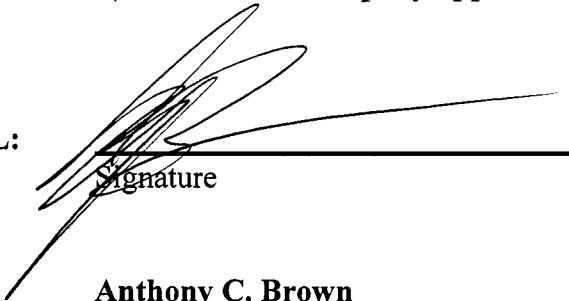
\_\_\_\_\_  
Telephone

**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:**

  
\_\_\_\_\_  
Signature

4/10/98  
Date

**Anthony C. Brown  
Direct American Marketers, Inc.  
16881 Hale Avenue  
Irvine, California 92606-5020  
Telephone: (949) 261-7866  
Facsimile: (949) 261-2047**



**INTRASTATE NETWORK**

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

- 1) None.
- 2)
- 3)
- 4)

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

- 1) None.
- 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.**

| <b>POP-to-POP</b> | <b>TYPE</b> | <b>OWNERSHIP</b> |
|-------------------|-------------|------------------|
|-------------------|-------------|------------------|

- 1) None.
- 2)
- 3)

**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)**

Statewide

**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).**

Not applicable

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

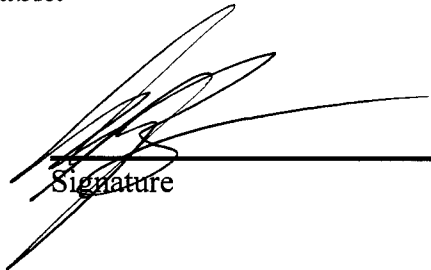
(a) What services have been provided and when did these service begin?

**Not applicable**

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

**Not applicable.**

UTILITY OFFICIAL:

  
\_\_\_\_\_  
Signature

11/10/98  
\_\_\_\_\_  
Date

**Anthony C. Brown**  
**Direct American Marketers, Inc.**  
**16881 Hale Avenue**  
**Irvine, California 92606-5020**  
**Telephone: (949) 261-7866**  
**Facsimile: (949) 261-2047**

**\*\* APPENDIX D \*\***

FLORIDA TELEPHONE EXCHANGES  
AND  
EAS ROUTES

Describe the service area in which you hold yourself out to provide service by telephone company exchange. If all services listed in your tariff are not offered at all locations, so indicate.

In an effort to assist you, attached is a list of major exchanges in Florida showing the small exchanges with which each has extended area service (EAS).

**\*\* FLORIDA EAS FOR MAJOR EXCHANGES \*\***

Extended Service Area with These Exchanges

|                |  |
|----------------|--|
| PENSACOLA:     | Cantonment, Gulf Breeze, Pace, Milton Holley-Navarre.  |
| PANAMA CITY:   | Lynn Haven, Panama City Beach, Youngstown-Fountain and Tyndall AFB.  |
| TALLAHASSEE:   | Crawfordville, Havana, Monticello, Panacea, Sopchoppy and St. Marks.   |
| GAINESVILLE:   | Alachua, Archer, Brooker, Hawthorne, High Springs, Melrose, Micanopy, Newberry and Waldo.  |
| OCALA:         | Belleview, Citra, Dunnellon, Forest Lady Lake (B21), McIntosh, Iklawaha, Orange Springs, Salt Springs and Silver Springs Shores.                       |
| DAYTONA BEACH: | New Smyrna Beach.  |
| TAMPA:         | Central           None<br>East               Plant City<br>North             Zephyrhills<br>South             Palmetto<br>West              Clearwater |
| CLEARWATER:    | St. Petersburg, Tampa-West and Tarpon Springs.   |

ST. PETERSBURG: Clearwater.

LAKELAND: Bartow, Mulberry, Plant City, Polk City and Winter Haven.

ORLANDO: Apopka, East Orange, Lake Buena Vista, Oviedo, Windermere, Winter Garden, Winter Park, Montverde, Reedy Creek, and Oviedo-Winter Springs.

WINTER PARK: Apopka, East Orange, Lake Buena Vista, Orlando, Oviedo, Sanford, Windermere, Winter Garden, Oviedo-Winter Springs, Reedy Creek, Geneva and Montverde.

TITUSVILLE: Cocoa and Cocoa Beach.

COCOA: Cocoa Beach, Eau Gallie, Melbourne and Titusville.

MELBOURNE: Cocoa, Cocoa Beach, Eau Gallie and Sebastian.

SARASOTA: Bradenton, Myakka and Venice.

FT. MYERS: Cape Coral, Ft. Myers Beach, North Cape Coral, North Ft. Myers, Pine Island, Lehigh Acres and Sanibel-Captiva Islands.

NAPLES: Marco Island and North Naples.

WEST PALM BEACH: Boynton Beach and Jupiter.

POMPANO BEACH: Boca Raton, Coral Springs, Deerfield Beach and Ft. Lauderdale.

FT. LAUDERDALE: Coral Springs, Deerfield Beach, Hollywood and Pompano Beach.

HOLLYWOOD: Ft. Lauderdale and North Dade.

NORTH DADE: Hollywood, Miami and Perrine.

MIAMI: Homestead, North Dade and Perrine.

**Direct American Marketers, Inc. d/b/a Direct One intends to offer service throughout the State of Florida.**

**ATTACHMENT I**

**AUTHORITY TO OPERATE IN FLORIDA**



**FLORIDA DEPARTMENT OF STATE**  
Katherine Harris  
Secretary of State

March 3, 1999

DIRECT ONE  
1820 E. FIRST STREET, SUITE 440  
SANTA ANA, CA 92705

Subject: **DIRECT ONE**

REGISTRATION NUMBER: **G99062900018**

This will acknowledge the filing of the above fictitious name registration which was registered on March 3, 1999. This registration gives no rights to ownership of the name.

Each fictitious name registration must be renewed every five years between July 1 and December 31 of the expiration year to maintain registration. Three months prior to the expiration date a statement of renewal will be mailed.

**IT IS THE RESPONSIBILITY OF THE BUSINESS TO NOTIFY THIS OFFICE IN WRITING IF THEIR MAILING ADDRESS CHANGES.** Whenever corresponding please provide assigned Registration Number.

Should you have any questions regarding this matter you may contact our office at (850) 488-9000.

Reinstatement Section  
Division of Corporations

Letter No. 099A00009722

Division of Corporations - P.O. BOX 6327 -Tallahassee, Florida 32314

### REGISTRATION OF FICTITIOUS NAME

Section 1

1. Direct One  
Fictitious Name to be Registered

2. 1820 E. First Street, Suite 440  
Mailing Address of Business  
Santa Ana CA 92705  
City State Zip Code

3. Florida County of principal place of business: Multiple

4. FEI Number: N/A

SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

This space for office use only

Section 2

**A. Owner(s) of Fictitious Name If Individual(s): (Use an attachment if necessary):**

1. Last First M.I. Address City State Zip Code SS#

2. Last First M.I. Address City State Zip Code SS#

**B. Owner(s) of Fictitious Name If other than an Individual: (Use an attachment if necessary):**

1. Direct American Marketers, Inc.  
Entity Name  
1820 E. First Street, Suite 440  
Address  
Santa Ana CA 92705  
City State Zip Code  
Florida Registration Number F98000006886  
FEI Number: 33-0175543  
 Applied for  Not Applicable

2. Entity Name Address City State Zip Code Florida Registration Number FEI Number:  Applied for  Not Applicable

Section 3

I (we) the undersigned, being the sole (all the) party(ies) owning interest in the above fictitious name, certify that the information indicated on this form is true and accurate. I (we) further certify that the fictitious name shown in Section 1 of this form has been advertised at least once in a newspaper as defined in chapter 50, Florida Statutes, in the county where the applicant's principal place of business is located. I (we) understand that the signature(s) below shall have the same legal effect as if made under oath. (At Least One Signature Required)

[Signature] 2/24/99  
Signature of Owner Date  
Anthony C. Brown, President  
Phone Number: 1 (714) 384-7800

Signature of Owner Date  
Phone Number: \_\_\_\_\_

Section 4

**FOR CANCELLATION COMPLETE SECTION 4 ONLY;  
FOR FICTITIOUS NAME OWNERSHIP CHANGE COMPLETE SECTIONS 1 THROUGH 4:**

I (we) the undersigned, hereby cancel the fictitious name \_\_\_\_\_, which was registered on \_\_\_\_\_ and was assigned registration number \_\_\_\_\_.

Signature of Owner Date Signature of Owner Date

Mark the applicable boxes  Certificate of Status - \$10  Certified Copy - \$30  
FILING FEE: \$50

Note: Acknowledgments/certificates will be sent to the address in Section 1 only. CR4E-001 (5/96)

### Instructions for Completing Application for Registration of Fictitious Name

**Section 1:** Enter in number 1 the fictitious name as it will be used when transacting business. The fictitious name to be registered cannot be the owner's proper legal name only. The fictitious name may not contain a corporate affix, prefix, or suffix unless at least one owner is a corporation. Example: Corp., Inc., Co.

Enter the mailing address of fictitious name in number 2. This address will be used for mailing renewal application forms in 5 years. If fictitious name address changes, be sure to notify the Division of Corporations in writing. Include apartment number and/or suite number if applicable.

Enter in number 3 the name of the county in Florida where the principal place of business of the fictitious name is located. If there is more than one county, list applicable counties or state "multiple".

Enter in number 4 the Federal Employer Identification (FEI) number if known or if applicable.

**Section 2:** Use Section A if the owner of the fictitious name is an individual. The full name and the Social Security number of the individual owner must be entered in the space provided. The disclosure of a Social Security number under section 865.09, Florida Statutes, is not mandatory, and such disclosure will be used only as a unique identifier to distinguish between similar and identical names. Use Section B if the owner of the fictitious name is a corporation. The Federal Employer Identification (FEI) number and the corporate document number as well as the corporate name must be entered in the space provided. If you do not have an FEI number, check off the appropriate box.

**Section 3:** At least one owner's signature is required on this application. The owner signing the form must be listed on the application or attached sheets. The signature of the owner shall have the same legal effect as if made under oath.

**Section 4:** **DO NOT COMPLETE THIS SECTION WHEN INITIALLY REGISTERING A FICTITIOUS NAME WITH THE DIVISION OF CORPORATIONS OF THE DEPARTMENT OF STATE.** Complete this section only when cancelling a fictitious name registration on file with the Division of Corporations or when a change of ownership of the fictitious name has occurred.

**TO CANCEL A REGISTRATION ON FILE WITH THE DIVISION OF CORPORATIONS OF THE DEPARTMENT OF STATE:** Complete blanks for fictitious name, date filed, and registration number. At least one signature of an owner is required for cancellation of the fictitious name.

**TO CHANGE OWNERSHIP OF REGISTRATION ON FILE WITH THE DIVISION OF CORPORATIONS OF THE DEPARTMENT OF STATE:** A change of ownership is a cancellation of your registration on file with the Division of Corporations and a reregistration of the same fictitious name. Complete sections 1 through 4 to accomplish this change of ownership. An owner's signature is required in both sections 3 and 4 for cancellation and reregistration.

If you wish to receive a certificate of status and/or certified copy at the time of filing of this registration, check the appropriate box at the bottom of the form. **PLEASE NOTE:** Acknowledgements/certificates will be sent to the address in Section 1. If a certificate of status is requested, an additional \$10 is due. If a certified copy is requested, an additional \$30 is due.

The registration and reregistration will be in effect until December 31 of the fifth year.

Send completed application with appropriate fees in the enclosed envelope to:

Fictitious Name Registration  
P O Box 1300  
Tallahassee, FL 32302-1300

The fee for registering a fictitious name is \$50. Please make a separate check for each filing payable to the Department of State.

**NOTE:** All fictitious names previously filed with the county clerk's office must be refiled with the Division of Corporations of the Department of State by filing this application with sections 1 through 3 completed by December 31, 1992. Readvertisement is not required.



# State of Florida



## Department of State

I certify the attached is a true and correct copy of the application by DIRECT AMERICAN MARKETERS, INC., a California corporation, authorized to transact business within the State of Florida on December 18, 1998 as shown by the records of this office.

The document number of this corporation is F98000006886.

Given under my hand and the  
Great Seal of the State of Florida  
at Tallahassee, the Capitol, this the  
Eighteenth day of December, 1998



CR2EO22 (2-95)

*Sandra B. Northam*

Sandra B. Northam  
Secretary of State

**APPLICATION BY FOREIGN CORPORATION FOR AUTHORIZATION  
TO TRANSACT BUSINESS IN FLORIDA**

IN COMPLIANCE WITH SECTION 607.1503, FLORIDA STATUTES, THE FOLLOWING IS SUBMITTED TO REGISTER A FOREIGN CORPORATION TO TRANSACT BUSINESS IN THE STATE OF FLORIDA:

- 1. Direct American Marketers, Inc.  
(Name of corporation: must include the word "INCORPORATED", "COMPANY", "CORPORATION", or words or abbreviations of like import in language as will clearly indicate that it is a corporation instead of a natural person or partnership if not so contained in the name at present.)
  
- 2. California (State or country under the law of which it is incorporated)
  
- 3. 33-0175543 (FEI number, if applicable)
  
- 4. June 5, 1986 (Date of incorporation)
  
- 5. Perpetual (Duration: Year corp. will cease to exist or "perpetual")
  
- 6. None  
(Date first transacted business in Florida. (See sections 607.1501, 607.1502, and 817.156, F.S.))
  
- 7. 1820 E. First Street, Suite 440, Santa Ana, California 92705

(Current mailing address)

- 8. Marketing of Long Distance Telephone Services  
(Purpose(s) of corporation authorized in home state or country to be carried out in the state of Florida)

9. Name and street address of Florida registered agent:

Name: C T Corporation System

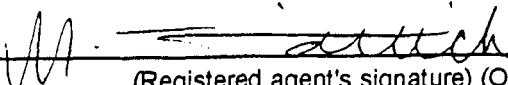
Office Address: c/o C T Corporation System, 1200 South Pine Island Road

Plantation, Florida, 33324  
(Zip Code)

10. Registered agent acceptance:

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this application. I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties, and I am familiar with and accept the obligation of my position as registered agent.

C T Corporation System

  
(Registered agent's signature) (Officer)

M. T. Fitzpatrick, Assistant Secretary  
(Type Name and Title of Officer)

SECRETARIAT OF STATE  
TALLAHASSEE FLORIDA  
98 DEC 8 PM 12:46  
FILED

11. Attached is a certificate of existence duly authenticated, not more than 90 days prior to delivery of this application to the Department of State, by the Secretary of State or other official having custody of corporate records in the jurisdiction under the law of which it is incorporated.

12. Names and addresses of officers and/or directors:

A. DIRECTORS

Chairman: see attached list of directors

Address: \_\_\_\_\_

\_\_\_\_\_

Vice Chairman: see attached list of directors

Address: \_\_\_\_\_

\_\_\_\_\_

Director: see attached list of directors

Address: \_\_\_\_\_

\_\_\_\_\_

Director: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

B. OFFICERS

President: see attached list of officers

Address: \_\_\_\_\_

\_\_\_\_\_

Vice President: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Secretary: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Treasurer: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

NOTE: If necessary, you may attach an addendum to the application listing additional officers and/or directors.

13. \_\_\_\_\_

(Signature of Chairman, Vice Chairman, or any officer listed in number 12 of the application)

14. Anthony C. Brown, President \_\_\_\_\_

(Typed or printed name and capacity of person signing application)



**FLORIDA DEPARTMENT OF STATE**  
**Katherine Harris**  
**Secretary of State**

**March 3, 1999**

**DIRECT ONE**  
**1820 E. FIRST STREET, SUITE 440**  
**SANTA ANA, CA 92705**

**Subject: DIRECT ONE**

**REGISTRATION NUMBER: G99062900018**

This will acknowledge the filing of the above fictitious name registration which was registered on March 3, 1999. This registration gives no rights to ownership of the name.

Each fictitious name registration must be renewed every five years between July 1 and December 31 of the expiration year to maintain registration. Three months prior to the expiration date a statement of renewal will be mailed.

**IT IS THE RESPONSIBILITY OF THE BUSINESS TO NOTIFY THIS OFFICE IN WRITING IF THEIR MAILING ADDRESS CHANGES.** Whenever corresponding please provide assigned Registration Number.

Should you have any questions regarding this matter you may contact our office at (850) 488-9000.

Reinstatement Section  
Division of Corporations

Letter No. 099A00009722

**Division of Corporations - P.O. BOX 6327 -Tallahassee, Florida 32314**

### REGISTRATION OF FICTITIOUS NAME

Section 1

1. Direct One  
Fictitious Name to be Registered \_\_\_\_\_

2. 1820 E. First Street, Suite 440  
Mailing Address of Business  
Santa Ana CA 92705  
City State Zip Code

3. Florida County of principal place of business: \_\_\_\_\_  
Multiple

4. FEI Number: N/A

SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

This space for office use only

Section 2

**A. Owner(s) of Fictitious Name If Individual(s): (Use an attachment if necessary):**

1. Last First M.I. Address City State Zip Code SS#

2. Last First M.I. Address City State Zip Code SS#

**B. Owner(s) of Fictitious Name If other than an individual: (Use an attachment if necessary):**

1. Direct American Marketers, Inc.  
Entity Name  
1820 E. First Street, Suite 440  
Address  
Santa Ana CA 92705  
City State Zip Code  
Florida Registration Number F98000006886  
FEI Number: 33-0175543  
 Applied for  Not Applicable

2. Entity Name Address City State Zip Code Florida Registration Number FEI Number:  Applied for  Not Applicable

Section 3

I (we) the undersigned, being the sole (all the) party(ies) owning interest in the above fictitious name, certify that the information indicated on this form is true and accurate. I (we) further certify that the fictitious name shown in Section 1 of this form has been advertised at least once in a newspaper as defined in chapter 50, Florida Statutes, in the county where the applicant's principal place of business is located. I (we) understand that the signature(s) below shall have the same legal effect as if made under oath. (At Least One Signature Required)

[Signature] 2/24/99  
Signature of Owner Date  
Anthony C. Brown, President  
Phone Number: 1 (714) 384-7800

Signature of Owner Date  
Phone Number: \_\_\_\_\_

Section 4

**FOR CANCELLATION COMPLETE SECTION 4 ONLY:  
FOR FICTITIOUS NAME OWNERSHIP CHANGE COMPLETE SECTIONS 1 THROUGH 4:**

I (we) the undersigned, hereby cancel the fictitious name \_\_\_\_\_  
\_\_\_\_\_, which was registered on \_\_\_\_\_ and was assigned  
registration number \_\_\_\_\_

Signature of Owner Date Signature of Owner Date

Mark the applicable boxes  Certificate of Status - \$10  Certified Copy - \$30  
FILING FEE: \$50

Note: Acknowledgments/certificates will be sent to the address in Section 1 only. CR4E-001 (5/96)

## Instructions for Completing Application for Registration of Fictitious Name

**Section 1:** Enter in number 1 the fictitious name as it will be used when transacting business. The fictitious name to be registered cannot be the owner's proper legal name only. The fictitious name may not contain a corporate affix, prefix, or suffix unless at least one owner is a corporation. Example: Corp., Inc., Co.

Enter the mailing address of fictitious name in number 2. This address will be used for mailing renewal application forms in 5 years. If fictitious name address changes, be sure to notify the Division of Corporations in writing. Include apartment number and/or suite number if applicable.

Enter in number 3 the name of the county in Florida where the principal place of business of the fictitious name is located. If there is more than one county, list applicable counties or state "multiple".

Enter in number 4 the Federal Employer Identification (FEI) number if known or if applicable.

**Section 2:** Use Section A if the owner of the fictitious name is an individual. The full name and the Social Security number of the individual owner must be entered in the space provided. The disclosure of a Social Security number under section 865.09, Florida Statutes, is not mandatory, and such disclosure will be used only as a unique identifier to distinguish between similar and identical names. Use Section B if the owner of the fictitious name is a corporation. The Federal Employer Identification (FEI) number and the corporate document number as well as the corporate name must be entered in the space provided. If you do not have an FEI number, check off the appropriate box.

**Section 3:** At least one owner's signature is required on this application. The owner signing the form must be listed on the application or attached sheets. The signature of the owner shall have the same legal effect as if made under oath.

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**TO CANCEL A REGISTRATION ON FILE WITH THE DIVISION OF CORPORATIONS OF THE DEPARTMENT OF STATE:** Complete blanks for fictitious name, date filed, and registration number. At least one signature of an owner is required for cancellation of the fictitious name.

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The registration and reregistration will be in effect until December 31 of the fifth year.

Send completed application with appropriate fees in the enclosed envelope to:

Fictitious Name Registration  
P O Box 1300  
Tallahassee, FL 32302-1300

The fee for registering a fictitious name is \$50. Please make a separate check for each filing payable to the Department of State.

**NOTE:** All fictitious names previously filed with the county clerk's office must be refiled with the Division of Corporations of the Department of State by filing this application with sections 1 through 3 completed by December 31, 1992. Readvertisement is not required.

**DIRECT AMERICAN MARKETERS, INC.**

**OFFICERS AND DIRECTORS**

---

**OFFICERS**

| <b><u>Name</u></b>  | <b><u>Title</u></b>                  | <b><u>Business Address</u></b>                           | <b><u>Residential Address</u></b>             | <b><u>Social Security #</u></b> |
|---------------------|--------------------------------------|--|---|---------------------------------|
| 1. Anthony C. Brown | President<br>Chief Executive Officer | 1820 E. First Street<br>Suite 440<br>Santa Ana, CA 92705 | 26 Rue Grand Ducal<br>Newport Beach, CA 92660 | 559-56-7583                     |

**DIRECTORS**

|                     |                |                                   |   |             |
|---------------------|----------------|-----------------------------------|---|-------------|
| 1. Anthony C. Brown | Chairman       | 1820 E. First Street<br>Suite 440 | 26 Rue Grand Ducal<br>Newport Beach, CA 92660 | 559-56-7583 |
| 2. Reta Fishman     | Other Director | 1820 E. First Street<br>Suite 440 | 7 Ridgeline Drive<br>Newport Beach, CA 92660  | 365-32-9734 |



**ATTACHMENT II**

**PROPOSED TARIFF**

TITLE PAGE

FLORIDA TELECOMMUNICATIONS TARIFF

OF

**DIRECT AMERICAN MARKETERS, INC.**

**d/b/a DIRECT ONE**

This tariff contains the descriptions, regulations, and rates applicable to the furnishing of resold telecommunication services provided by Direct American Marketers, Inc. ("Direct One") with principal offices located at 1820 East First Street, Suite 440, Santa Ana, California, 92705. This tariff applies to services furnished within the State of Florida. This tariff is on file with the Florida Public Service Commission, and copies may be inspected, during normal business hours, at the Company's principal place of business.

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ISSUED: April 20, 1999

EFFECTIVE:

Issued By:

Mr. Anthony C. Brown, President  
1820 East First Street, Suite 440  
Santa Ana, California 92705

**CHECK SHEET**

This tariff contains Sheets, as listed below, each of which is effective as of the date shown on each sheet. Original and revised pages as named below comprise all changes from the original tariff.

| <b>SHEET</b> | <b>REVISION</b> |
|--------------|-----------------|
| 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 *      |

\* - Indicates sheets included with this filing

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1820 East First Street, Suite 440  
Santa Ana, California 92705

**TABLE OF CONTENTS**

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Check Sheet ..... 2

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**SYMBOLS**

The following are the only symbols used for the purposes indicated below:

- D** - Delete or Discontinue
- I** - Change Resulting in an Increase to a Customer's Bill
- M** - Moved from another Tariff Location
- N** - New
- R** - Change Resulting in a Reduction to a Customer's Bill
- T** - Change in Text or Regulation but no Change in Rate or Charge.

When changes are made in any tariff sheet, a revised sheet will be issued canceling the tariff sheet affected. Changes will be identified on the revised sheet(s) through the use of the above mentioned symbols.

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**TARIFF FORMAT**

- A. Sheet Numbering** - Sheet numbers appear in the upper right corner of the page. Sheets are numbered sequentially. However, new sheets are occasionally added to the tariff. When a new sheet is added between sheets already in effect, a decimal is added. For example, a new sheet added between sheets 14 and 15 would be 14.1.
- B. Sheet Revision Numbers** - Revision numbers also appear in the upper right corner of each page. These numbers are used to determine the most current sheet version on file with the FPSC. For example, the 4th revised Sheet 14 cancels the 3rd revised Sheet 14. Because of various suspension periods, deferrals, etc. the FPSC follows in their tariff approval process, the most current sheet number on file with the Commission is not always the tariff pages in effect. Consult the check sheet for sheet 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 filing. The check sheet lists the sheets contained in 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 the check sheet 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 if a particular sheet is the most current on file with the FPSC.

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**SECTION 1.0 - TECHNICAL TERMS AND ABBREVIATIONS**

**1.1 Abbreviations**

The following abbreviations are used herein only for the purposes indicated below:

|      |   |                                   |
|------|---|-----------------------------------|
| FCC  | - | Federal Communications Commission |
| FPSC | - | Florida Public Service Commission |
| IXC  | - | Interexchange Carrier             |
| LEC  | - | Local Exchange Carrier            |

**1.2 Definitions**

**Commission** - The Florida Public Service Commission.

**Company or Carrier** - Direct American Marketers, Inc. unless otherwise clearly indicated by the context.

**Customer** - Any person, firm, partnership, corporation, or other entity which uses telecommunications services under the provisions and regulations of this tariff and is responsible for payment of charges.

**Direct One** - Refers to Direct American Marketers, Inc.

**LEC** - Local Exchange Company

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**SECTION 2.0 - RULES AND REGULATIONS**

**2.1 Undertaking of Direct One**

Direct One's services and facilities are furnished for communications originating at specified points within the state of Florida under terms of this tariff. Direct One installs, operates, and maintains the communications services provided hereinunder in accordance with the terms and conditions set forth under this tariff.

**2.2 Applicability of Tariff**

This tariff is applicable to telecommunications services provided by Direct One within the state of Florida.

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**SECTION 2.0 - RULES AND REGULATIONS, (CONT'D.)**

**2.3 Payment and Credit Regulations**

**2.3.1 Payment Arrangements**

For Subscriber Services, all charges due by the Customer are payable to any agency duly authorized to receive such payments. This includes payment for calls or services originated at the Customer's number(s) incurred at the specific request of the Customer.

**2.3.2 Deposits**

The Company does not collect deposits from its Customers.

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**SECTION 2.0 - RULES AND REGULATIONS, (CONT'D.)**

**2.3 Payment and Credit Regulations, (Cont'd.)**

**2.3.3 Advance Payments**

The Company does not collect advance payments from its Customers.

**2.3.4 Taxes**

All state and local taxes (i.e., gross receipts tax, sales tax, and municipal utilities tax) are listed as separate line items and are not included in the quoted rates.

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**SECTION 2.0 - RULES AND REGULATIONS, (CONT'D.)**

**2.4 Refunds or Credits for Service Outages or Deficiencies**

**2.4.1 Interruption of Service**

Credit allowances for interruptions of service which are not due to the Carrier's testing or adjusting, to the negligence of the Customer, or to the failure of channels, equipment or communications systems provided by the Customer, are subject to the general liability provisions set forth in Section 2.4 herein. It shall be the obligation of the Customer to notify Carrier immediately of any interruption in service for which a credit allowance is desired by Customer. Before giving such notice, Customer shall ascertain that the trouble is not within his or her control.

The Company will provide a credit equal to one minute of applicable service for calls that are interrupted or subject to inadequate transmission. Credits will not be issued when an interruption or service deficiency is not reported to the Company or is caused by the failure of power, equipment or systems not provided by the Company.

---

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**SECTION 2.0 - RULES AND REGULATIONS, (CONT'D.)**

**2.4 Refunds or Credits for Service Outages or Deficiencies, (Cont'd.)**

**2.4.2 Liability**

- (A) The liability of the Company for any claim or loss, expense or damage (including indirect, special, or consequential damage) for any interruption, delay, error, omission, or defect in any service, facility or transmission provided under this tariff shall not exceed an amount equivalent to the proportionate charges to the Customer for the period of service or the facility provided during which such interruption, delay, error, omission, or defect occurs.
- (B) The Company shall not be liable for any claim or loss, expense, or damage (including indirect, special, or consequential damage), for any interruption, delay, error, omission, or other defect in any service facility, or transmission provided under this tariff, if caused by any person or entity other than the Company, by any malfunction of any service or facility provided by any other carrier, by any act of God, fire, war, civil disturbance, or act of government, or by any other cause beyond the Company's direct control.
- (C) The Company shall not be liable for, and shall be fully indemnified and held harmless by Customer and Subscriber against any claim or loss, expense, or damage, (i) for defamation, invasion of privacy, infringement of copyright or patent, unauthorized use of any trademark, trade name, or service mark, unfair competition, interference with or misappropriation or violation of any contract, proprietary or creative right, or any other injury to any person, property, or entity

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**SECTION 2.0 - RULES AND REGULATIONS, (CONT'D.)**

**2.4 Refunds or Credits for Service Outages or Deficiencies, (Cont'd.)**

**2.4.2 Liability (cont'd.)**

**(C) (continued)**

arising from the material data, information, or content revealed to, transmitted, processed, handled, or used by Company under this tariff, or (ii) for connecting, combining, or adapting Company's facilities with Customer's or Subscriber's apparatus or systems, or (iii) for any act or omission of the Customer or Subscriber, or (iv) for any personal injury or death of any person, or for any loss of or damage to Subscriber's or Customer's premises or any other property, whether owned by Customer, Subscriber or others, caused directly or indirectly by the installation, maintenance, location, condition, operation, failure or removal of equipment or wiring provided by the Company if not directly caused by negligence of the Company.

- (D)** The Company shall not be liable for any claim, loss, or refund as a result of loss or theft of Personal Account codes issued for use with the Company's services.

---

ISSUED: April 20, 1999

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Santa Ana, California 92705

**SECTION 2.0 - RULES AND REGULATIONS, (CONT'D.)**

**2.5 Refusal or Discontinuance by Company**

Direct One may refuse or discontinue service for non-compliance with and/or violation of any Federal, State or municipal law, ordinance or regulation pertaining to telephone service. Service may also be discontinued or refused without notice for the following conditions:

- 2.5.1** For non-compliance with and/or violation of the Commission's regulations or the Company's rules and regulations.
- 2.5.2** In the event of Customer use in such a manner as to adversely affect the Company's equipment, the Company's service to others, or the Company's financial position.
- 2.5.3** In the event of tampering with the equipment furnished and owned by the Company.

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EFFECTIVE:

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**SECTION 2.0 - RULES AND REGULATIONS, (CONT'D.)**

**2.5 Refusal or Discontinuance by Company, (Cont'd.)**

**2.5.7** In the event of unauthorized or fraudulent use of service. Whenever service is discontinued for fraudulent use of service, the Company may, before restoring service, require the Customer to make, at his or her own expense, all changes necessary to eliminate illegal use and to pay an amount reasonably estimated as the loss in revenues resulting from such fraudulent use.

**2.5.8** When necessary for the Company to comply with any order or request of any governmental authority having jurisdiction.

**2.6 Limitations of Service**

**2.6.1** Service will be furnished subject to the availability of the necessary facilities and/or equipment and subject to the provisions of this tariff.

**2.6.2** Direct One reserves the right to discontinue furnishing service when necessitated by conditions beyond its control, or when the Customer is using the service in violation of the provisions of this tariff, or in violation of law.

**2.6.3** The Company does not undertake to transmit messages, but offers the use of its facilities when available, and will not be liable for errors in transmission or for failure to establish connections.

**2.6.4** Direct One reserves the right to discontinue the offering of service if a change in regulation materially and negatively impacts the financial viability of the service in the best business judgment of the Company.

---

ISSUED: April 20, 1999

EFFECTIVE:

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1820 East First Street, Suite 440  
Santa Ana, California 92705

**SECTION 2.0 - RULES AND REGULATIONS, (CONT'D.)**

**2.7 Use of Service**

Service may be used for any lawful purpose for which it is technically suited. Customers reselling Direct One's Florida intrastate service must have a Certificate of Public Convenience and Necessity as an interexchange carrier from the Florida Public Service Commission.

**2.8 Applicable Law**

This tariff shall be subject to and construed in accordance with Florida law.

**2.9 Employee Concessions**

The Company does not provide for employee concessions.

**2.10 Other Rules**

The Company may temporarily suspend service without notice to the Customer, by blocking traffic to certain cities or NXX exchanges, or by blocking calls using certain Personal Account codes when the company deems it necessary to take such action to prevent unlawful use of its service. The Company will restore service as soon as service can be provided without undue risk.

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ISSUED: April 20, 1999

EFFECTIVE:

Issued By:

Mr. Anthony C. Brown, President  
1820 East First Street, Suite 440  
Santa Ana, California 92705



**SECTION 3 - DESCRIPTION OF SERVICES**

**3.1 General**

Service is available twenty-four hours per day, seven days a week.

**3.2 Timing of Calls**

**3.2.1** Timing for all calls begins when the called party answers the call (i.e. when two way communications are established.) Answer detection is based on standard industry answer detection methods, including hardware and software answer detection.

**3.2.2** Chargeable time for all calls ends when either one of the parties disconnects from the call.

**3.2.3** Minimum call duration and additional billing increments are identified on a per product basis in this tariff.

**3.2.4** There is no billing applied for incomplete calls.

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**SECTION 3 - DESCRIPTION OF SERVICES, (CONT'D.)**

**3.3 Applicable Rate Periods**

Usage rates are subject to the following time-of-day, rate periods:

|                            | MON                       | TUES | WED | THUR | FRI | SAT | SUN |
|----------------------------|---------------------------|------|-----|------|-----|-----|-----|
| 8:00 AM<br>TO<br>5:00 PM*  | DAYTIME RATE PERIOD       |      |     |      |     |     |     |
| 5:00 PM<br>TO<br>11:00 PM* | EVENING RATE PERIOD       |      |     |      |     | EVE |     |
| 11:00 PM<br>TO<br>8:00 AM* | NIGHT/WEEKEND RATE PERIOD |      |     |      |     |     |     |

\* up to, but not including

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**SECTION 3 - DESCRIPTION OF SERVICES, (CONT'D.)**

**3.4 Calculation of Distance**

Usage charges for mileage sensitive services vary based on the type of service subscribed to by the Customer. For services utilizing switched access, mileage measurements for rate schedules are based on the distance in airline miles between rate centers associated with the originating and terminating stations. For services utilizing dedicated access, mileage measurements for rate schedules are based on the distance in airline miles between the Direct One network access point associated with the station utilizing Dedicated Access Origination/Termination and the rate center associated with the called/calling station.

The distance between the originating and terminating points is calculated by using the "V" and "H" coordinates of the serving wire centers as defined by BellCore (Bell Communications Research), in the following manner:

- Step 1: Obtain the "V" and "H" coordinates for the serving wire center or network access point serving the Customer's location and the called/calling station.
- Step 2: Obtain the difference between the "V" coordinates. Obtain the difference between the "H" coordinates.
- Step 3: Square the differences obtained in Step 2.
- Step 4: Add the squares of the "V" difference and "H" difference obtained in Step 3.
- Step 5: Divide the sum of the square obtained in Step 4 by ten (10). Round to the next higher whole number if any fraction results from the division.
- Step 6: Obtain the square root of the whole number obtained in Step 5. Round to the next higher whole number if any fraction is obtained. This is the distance between the originating and terminating locations of the call.

Formula:

$$\sqrt{\frac{(V_1 - V_2)^2 + (H_1 - H_2)^2}{10}}$$

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**SECTION 3 - DESCRIPTION OF SERVICES, (CONT'D.)**

**3.5 Direct One Casual Calling Service**

Direct One Travel Service allows Customers to place calls through the Direct One network via a toll free (800/888/877) or casual calling (101xxxx) code. Calls are billed in one (1) minute increments with an initial period, for billing purposes, of one (1) minute. All calls are billed in arrears and are billed to a preauthorized nationally recognized credit card provided by the Customer at the time of subscription to the Direct One service. Customer choose the flat rate pricing for their preauthorized limit.

**3.6 Direct One Travel Card Service**

Direct One Travel Card Service allows the Customer to place calls within the State of Florida while away from the home or office. The customer must dial a toll free (800/888/877) number and a special access code before completing the call. Calls are billed in one (1) minute increments with an initial calling period of one (1) minute.

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**SECTION 4 - RATES**

**4.1 Directory Assistance**

Directory Assistance is available to Direct One Customers. A Directory Assistance Charge applies to each call to the Directory Assistance Bureau. Up to two requests may be made on each call to Directory Assistance. The Directory Assistance charge applies to each call regardless of whether the Directory Assistance Bureau is able to furnish the requested telephone number

Directory Assistance, Per Call Charge \$0.50

**4.2 Late Payment Charge**

A late fee of 1.5% per month will be charged on any past due balance.

**4.3 Return Check Charge**

A return check charge of \$25.00 will be assessed for checks returned for insufficient funds if the face value does not exceed \$50, \$30 if the face value does exceed \$50 but does not exceed \$300, \$40 if the face value exceed \$300 or 5% of the value of the check, whichever is greater.

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**SECTION 4 - RATES, (CONT'D.)**

**4.4 Exemptions and Special Rates**

**4.4.1 Discounts for Hearing Impaired Customers**

A telephone toll message which is communicated using a telecommunications device for the deaf (TDD) by properly certified hearing or speech impaired persons or properly certified business establishments or individuals equipped with TDDs for communicating with hearing or speech impaired persons will receive, upon request, credit on charges for certain intrastate toll calls placed between TDDs. Discounts do not apply to surcharges or per call add-on charges for operator services when the call is placed by a method that would normally incur the surcharge.

- (A) The credit to be given on a subsequent bill for such calls placed between TDDs will be equal to applying the off-peak rate during peak rate period.
- (B) The credit to be given on a subsequent bill for such calls placed by TDDs with the assistance of the relay center will be equal to 50% of the rate for the applicable rate period. If either party is both hearing and visually impaired, the call shall be discounted at 60% of the applicable rate.

**4.4.2 Directory Assistance Exemptions**

Presubscribed residential Customers or authorized users of Customers' services who are certified as handicapped are exempt from applicable Directory Assistance charges for the first 50 directory assistance calls per month.

**4.4.3 Emergency Call Exemptions**

The following calls are exempted from all charges: Emergency calls to recognizable authorized civil agencies including police, fire, ambulance, bomb squad and poison control. Direct One will only handle these calls if the caller dials all of the digits to route and bill the call. Credit will be given for any billed charges pursuant to this exemption on a subsequent bill after verified notification by the billed Customer within thirty (30) days of billing.

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**SECTION 4 - RATES, (CONT'D.)**

**4.5 Direct One Casual Calling Service**

**4.5.1 Per Minute Rates** \$0.089

**4.5.2 Flat Rate Monthly Fee**

Customers can choose from one of the pricing options below for the preauthorization limit for the casual calling service:

|        |         |
|--------|---------|
| Plan A | \$10.00 |
| Plan B | \$15.00 |
| Plan C | \$19.00 |
| Plan D | \$27.50 |
| Plan E | \$29.00 |
| Plan F | \$50.00 |

**4.6 Direct One Travel Card Service**

**4.6.1 Flat Rate Travel Card Service**

|                    |        |
|--------------------|--------|
| Per Call Surcharge | \$0.30 |
| Per Minute Rate    | \$0.30 |

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**SECTION 5 - PROMOTIONS**

**5.1 Promotions - General**

From time to time the Company shall, at its option, promote subscriptions or stimulate network usage by offering to waive some of all of the nonrecurring or recurring charges for the Customer (if eligible) of target services for limited duration or by offering premiums or refunds of equivalent value. Such promotions shall be made available to all similarly situated Customers in the target market area.

These promotions will be approved by the FPSC with specific starting and ending dates with promotions running under no circumstances longer than 90 days in any twelve month period.

**5.2 Demonstration of Calls**

From time to time the Company shall demonstrate service by providing free test calls of up to four minutes in duration over its network.

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## **ATTACHMENT III**

### **FINANCIAL STATEMENTS**

1. Please provide documentation that the applicant has sufficient financial capability to provide the requested service in the geographic area proposed to be served.
2. Please provide documentation that the applicant has sufficient financial capability to maintain the requested service.
3. Please provide documentation that the applicant has sufficient financial capability to meet its lease or ownership obligations.

**NOTE:** This documentation may include, but is not limited to, financial statements, a projected profit and loss statement, credit references, credit bureau reports, and descriptions of business relationships with financial institutions.

DIRECT AMERICAN MARKETERS, INC.  
 BALANCE SHEET  
 JUNE 30, 1998

ASSETS

|                                 | CURRENT<br>MONTH | PREVIOUS<br>PERIOD |
|---------------------------------|------------------|--------------------|
|                                 | -----            | -----              |
| CURRENT ASSETS:                 |                  |                    |
| CASH                            | 70,614           | 53,587             |
| ACCOUNTS RECEIVABLE:            |                  |                    |
| 900 NUMBERS                     | 27,320,924       | 25,373,726         |
| LIST RENTAL                     | 212,228          | 187,364            |
| ACCOUNTS RECEIVABLE-OTHER       | 529,038          | 426,762            |
| ALLOWANCE FOR DOUBTFUL ACCOUNTS | (11,219,749)     | (11,220,200)       |
|                                 | -----            | -----              |
|                                 | 16,842,441       | 14,767,652         |
| OTHER:                          |                  |                    |
| TEMPORARY ADVANCES              | 2,546            | 2,614              |
| ADVANCES TO GREAT WESTERN       | 6,295            | 6,295              |
| PREPAID COUPONS                 | 106,373          | 106,373            |
| PREPAID EXPENSES                | 8,628,621        | 9,014,548          |
|                                 | -----            | -----              |
|                                 | 8,743,835        | 9,129,830          |
|                                 | -----            | -----              |
| TOTAL CURRENT ASSETS            | 25,656,890       | 23,951,069         |
| FIXED ASSETS:                   |                  |                    |
| BUILDING IMPROVEMENTS           | 597,496          | 597,496            |
| FURNITURE & FIXTURES            | 128,175          | 128,175            |
| EQUIPMENT - OPERATIONS          | 1,635,916        | 1,635,916          |
| CAPITALIZED LEASES              | 517,597          | 517,597            |
|                                 | -----            | -----              |
|                                 | 2,879,184        | 2,879,184          |
| LESS: ACCUMULATED DEPRECIATION  | (2,280,328)      | (2,258,285)        |
|                                 | -----            | -----              |
| NET FIXED ASSETS                | 598,856          | 620,899            |
| OTHER ASSETS:                   |                  |                    |
| PRIZE/SWEEPS C.D.'S             | 682,190          | 682,190            |
| SECURITY DEPOSITS               | 7,551            | 7,551              |
| INVESTMENT - STOCK              | 708              | 778                |
| RETAINER DEPOSITS               | 1,000            | 1,000              |
|                                 | -----            | -----              |
| TOTAL OTHER ASSETS              | 691,449          | 691,519            |
|                                 | -----            | -----              |
| TOTAL ASSETS                    | 26,947,195       | 25,263,487         |
|                                 | =====            | =====              |

DIRECT AMERICAN MARKETERS, INC.  
 BALANCE SHEET  
 JUNE 30, 1998

LIABILITIES & SHAREHOLDERS EQUITY

|  | CURRENT<br>MONTH | PREVIOUS<br>PERIOD |
|--|------------------|--------------------|
|  | -----            | -----              |
| CURRENT LIABILITIES:                     |                  |                    |
| PREFILING ACCOUNTS PAYABLE               | 2,861,115        | 2,861,115          |
| POSTFILING ACCOUNTS PAYABLE              | 498,583          | 319,060            |
| SALARIES & WITHHOLDING TAXES PAYABLE     | (3,664)          | (4,627)            |
| CALIFORNIA INCOME TAXES PAYABLE          | 152,658          | 152,658            |
| OTHER LIABILITIES                        | 6,173,679        | 6,223,938          |
| NOTES PAYABLE                            | 3,412,380        | 3,412,380          |
| ADVANCES - A/R FINANCING                 | 8,045,982        | 6,191,411          |
| ACCRUALS                                 | 9,973,203        | 10,086,542         |
|  | -----            | -----              |
| TOTAL LIABILITIES                        | 31,113,936       | 29,242,477         |
|  |                  |                    |
| SHAREHOLDERS' EQUITY:                    |                  |                    |
| CAPITAL STOCK                            | 2,000            | 2,000              |
| RETAINED EARNINGS - OPENING              | (3,001,813)      | (3,001,813)        |
| CURRENT YEAR NET INCOME                  | (1,166,928)      | (979,177)          |
|  | -----            | -----              |
| TOTAL RETAINED EARNINGS                  | (4,168,741)      | (3,980,990)        |
|  | -----            | -----              |
| TOTAL SHAREHOLDERS' EQUITY               | (4,166,741)      | (3,978,990)        |
|  |                  |                    |
| TOTAL LIABILITIES & SHAREHOLDERS' EQUITY | 26,947,195       | 25,263,487         |
|  | =====            | =====              |

DIRECT AMERICAN MARKETERS, INC.  
CONSOLIDATED INCOME STATEMENT  
MONTH ENDING JUNE 30, 1998

CURRENT MONTH

YEAR-TO-DATE

|                              | CURRENT MONTH |      |             | %SALES |      | YEAR-TO-DATE |      |             | %SALES |      |
|------------------------------|---------------|------|-------------|--------|------|--------------|------|-------------|--------|------|
|                              | ACTUAL        | PLAN | VARIANCE    | ACTUAL | PLAN | ACTUAL       | PLAN | VARIANCE    | ACTUAL | PLAN |
| 900/CLUB PSYCHIC REVENUE     | 1,147,121     | 0    | 1,147,121   | 47.96  | 0.00 | 7,113,884    | 0    | 7,113,884   | 53.28  | 0.00 |
| 900/CLUB IT'S A DATE REVENUE | 951,072       | 0    | 951,072     | 39.76  | 0.00 | 5,677,014    | 0    | 5,677,014   | 42.52  | 0.00 |
| LIST RENTAL INCOME           | 37,756        | 0    | 37,756      | 1.58   | 0.00 | 59,674       | 0    | 59,674      | 0.45   | 0.00 |
| MISCELLANEOUS INCOME         | 255,976       | 0    | 255,976     | 10.70  | 0.00 | 503,272      | 0    | 503,272     | 3.77   | 0.00 |
| TOTAL REVENUE                | 2,391,925     | 0    | 2,391,925   | 100.00 | 0.00 | 13,353,844   | 0    | 13,353,844  | 100.02 | 0.00 |
| REFUNDS ISSUED               | 0             | 0    | 0           | 0.00   | 0.00 | (2,521)      | 0    | (2,521)     | 0.02   | 0.00 |
| NET REVENUE                  | 2,391,925     | 0    | 2,391,925   | 100.00 | 0.00 | 13,351,323   | 0    | 13,351,323  | 100.00 | 0.00 |
| COST OF SALES:               |               |      |             |        |      |              |      |             |        |      |
| POSTAGE OUT-FULFILLMENT      | 29,329        | 0    | (29,329)    | 1.23   | 0.00 | 240,656      | 0    | (240,656)   | 1.80   | 0.00 |
| MAILING SERVICE              | 40,422        | 0    | (40,422)    | 1.69   | 0.00 | 103,724      | 0    | (103,724)   | 0.78   | 0.00 |
| COMPUTER SERVICE             | 4,560         | 0    | (4,560)     | 0.19   | 0.00 | 78,651       | 0    | (78,651)    | 0.59   | 0.00 |
| PRINTING                     | 65,021        | 0    | (65,021)    | 2.72   | 0.00 | 354,466      | 0    | (354,466)   | 2.65   | 0.00 |
| ART & TYPESET                | 0             | 0    | 0           | 0.00   | 0.00 | 1,598        | 0    | (1,598)     | 0.01   | 0.00 |
| LIST RENTAL                  | (100)         | 0    | 100         | 0.00   | 0.00 | 8,531        | 0    | (8,531)     | 0.06   | 0.00 |
| OUTSIDE SERVICES             | 469,785       | 0    | (469,785)   | 19.64  | 0.00 | 3,002,443    | 0    | (3,002,443) | 22.49  | 0.00 |
| CREATIVE                     | 1,138,774     | 0    | (1,138,774) | 47.61  | 0.00 | 5,988,114    | 0    | (5,988,114) | 44.85  | 0.00 |
| PRIZE AWARDS                 | 5             | 0    | (5)         | 0.00   | 0.00 | 277          | 0    | (277)       | 0.00   | 0.00 |
| FREIGHT                      | 2,758         | 0    | (2,758)     | 0.12   | 0.00 | 23,746       | 0    | (23,746)    | 0.18   | 0.00 |
| MAIL BOX RENTAL              | 450           | 0    | (450)       | 0.02   | 0.00 | 2,025        | 0    | (2,025)     | 0.02   | 0.00 |
| TOTAL COST OF SALES          | 1,751,004     | 0    | (1,751,004) | 73.20  | 0.00 | 9,804,231    | 0    | (9,804,231) | 73.43  | 0.00 |
| GROSS PROFIT                 | 640,921       | 0    | 640,921     | 26.80  | 0.00 | 3,547,092    | 0    | 3,547,092   | 26.57  | 0.00 |
| OPERATING & ADMIN EXPENSES   | 687,343       | 0    | (687,343)   | 28.74  | 0.00 | 4,014,549    | 0    | (4,014,549) | 30.07  | 0.00 |
| INTEREST EXPENSE             | 141,329       | 0    | (141,329)   | 5.91   | 0.00 | 699,471      | 0    | (699,471)   | 5.24   | 0.00 |
| NET PROFIT BEFORE TAXES      | (187,751)     | 0    | (187,751)   | 7.85   | 0.00 | (1,166,928)  | 0    | (1,166,928) | 8.74   | 0.00 |
| NET PROFIT AFTER TAXES       | (187,751)     | 0    | (187,751)   | 7.85   | 0.00 | (1,166,928)  | 0    | (1,166,928) | 8.74   | 0.00 |
| HEADCOUNT                    | 0             | 0    | 0           |        |      |              |      |             |        |      |
| MAIL QUANTITY                | 0             | 0    | 0           |        |      |              |      |             |        |      |

DIRECT AMERICAN MARKETERS, INC.  
CONSOLIDATED OPERATING AND ADMINISTRATIVE EXPENSES  
MONTH ENDING JUNE 30, 1998

CURRENT MONTH

YEAR-TO-DATE

|                                | CURRENT MONTH  |          |                  | %SALES       |             | YEAR-TO-DATE     |          |                    | %SALES       |             |
|--------------------------------|----------------|----------|------------------|--------------|-------------|------------------|----------|--------------------|--------------|-------------|
|                                | ACTUAL         | PLAN     | VARIANCE         | ACTUAL       | PLAN        | ACTUAL           | PLAN     | VARIANCE           | ACTUAL       | PLAN        |
| SALARIES & WAGES               | 250,657        | 0        | (250,657)        | 10.48        | 0.00        | 1,514,298        | 0        | (1,514,298)        | 11.34        | 0.00        |
| DIRECTORS FEES                 | 1,333          | 0        | (1,333)          | 0.06         | 0.00        | 7,999            | 0        | (7,999)            | 0.06         | 0.00        |
| OUTSIDE SERVICES               | 4,858          | 0        | (4,858)          | 0.20         | 0.00        | 39,818           | 0        | (39,818)           | 0.30         | 0.00        |
| PAYROLL TAXES                  | 14,567         | 0        | (14,567)         | 0.61         | 0.00        | 121,807          | 0        | (121,807)          | 0.91         | 0.00        |
| REPAIR & MAINTENANCE           | 2,002          | 0        | (2,002)          | 0.08         | 0.00        | 9,662            | 0        | (9,662)            | 0.07         | 0.00        |
| SECURITY EXPENSES              | 1,432          | 0        | (1,432)          | 0.06         | 0.00        | 5,518            | 0        | (5,518)            | 0.04         | 0.00        |
| COMPUTER SUPPLIES              | 1,936          | 0        | (1,936)          | 0.08         | 0.00        | 17,888           | 0        | (17,888)           | 0.13         | 0.00        |
| COMPUTER LEASE - IBM           | 1,337          | 0        | (1,337)          | 0.06         | 0.00        | 13,617           | 0        | (13,617)           | 0.10         | 0.00        |
| OFFICE SUPPLIES                | 2,953          | 0        | (2,953)          | 0.12         | 0.00        | 17,674           | 0        | (17,674)           | 0.13         | 0.00        |
| MAINTENANCE SUPPLIES           | 376            | 0        | (376)            | 0.02         | 0.00        | 5,300            | 0        | (5,300)            | 0.04         | 0.00        |
| EQUIPMENT RENTAL               | 2,763          | 0        | (2,763)          | 0.12         | 0.00        | 16,883           | 0        | (16,883)           | 0.13         | 0.00        |
| POSTAGE/STAMPS                 | 2              | 0        | (2)              | 0.00         | 0.00        | 26,530           | 0        | (26,530)           | 0.20         | 0.00        |
| MAIL BOX RENTAL                | 0              | 0        | 0                | 0.00         | 0.00        | 334              | 0        | (334)              | 0.00         | 0.00        |
| SUBSCRIPTIONS & DUES           | 3,178          | 0        | (3,178)          | 0.13         | 0.00        | 16,698           | 0        | (16,698)           | 0.13         | 0.00        |
| RENT                           | 17,177         | 0        | (17,177)         | 0.72         | 0.00        | 99,323           | 0        | (99,323)           | 0.74         | 0.00        |
| TELEPHONE                      | 19,020         | 0        | (19,020)         | 0.80         | 0.00        | 116,917          | 0        | (116,917)          | 0.88         | 0.00        |
| UTILITIES                      | 3,554          | 0        | (3,554)          | 0.15         | 0.00        | 20,819           | 0        | (20,819)           | 0.16         | 0.00        |
| DEPRECIATION                   | 22,043         | 0        | (22,043)         | 0.92         | 0.00        | 132,246          | 0        | (132,246)          | 0.99         | 0.00        |
| INSURANCE                      | 14,717         | 0        | (14,717)         | 0.62         | 0.00        | 97,450           | 0        | (97,450)           | 0.73         | 0.00        |
| BANK SERVICE CHARGES           | 449            | 0        | (449)            | 0.02         | 0.00        | 2,170            | 0        | (2,170)            | 0.02         | 0.00        |
| TRAVEL EXPENSES                | 13,904         | 0        | (13,904)         | 0.58         | 0.00        | 56,557           | 0        | (56,557)           | 0.42         | 0.00        |
| MILEAGE & AUTO EXPENSES        | 2,012          | 0        | (2,012)          | 0.08         | 0.00        | 15,691           | 0        | (15,691)           | 0.12         | 0.00        |
| BUSINESS MEALS & ENTERTAINMENT | 12,484         | 0        | (12,484)         | 0.52         | 0.00        | 63,965           | 0        | (63,965)           | 0.48         | 0.00        |
| EMPLOYEE ACTIVITIES            | 2,180          | 0        | (2,180)          | 0.09         | 0.00        | 17,757           | 0        | (17,757)           | 0.13         | 0.00        |
| PROPERTY TAXES                 | 2,543          | 0        | (2,543)          | 0.11         | 0.00        | 13,420           | 0        | (13,420)           | 0.10         | 0.00        |
| LICENSES & FEES                | 8,010          | 0        | (8,010)          | 0.33         | 0.00        | 16,845           | 0        | (16,845)           | 0.13         | 0.00        |
| ADVERTISING                    | 657            | 0        | (657)            | 0.03         | 0.00        | 7,639            | 0        | (7,639)            | 0.06         | 0.00        |
| LEGAL FEES                     | 246,443        | 0        | (246,443)        | 10.30        | 0.00        | 1,345,329        | 0        | (1,345,329)        | 10.08        | 0.00        |
| ACCOUNTING FEES                | 504            | 0        | (504)            | 0.02         | 0.00        | 2,026            | 0        | (2,026)            | 0.02         | 0.00        |
| RECRUITING FEES                | 19,622         | 0        | (19,622)         | 0.82         | 0.00        | 103,933          | 0        | (103,933)          | 0.78         | 0.00        |
| CONSULTING FEES                | 13,715         | 0        | (13,715)         | 0.57         | 0.00        | 75,512           | 0        | (75,512)           | 0.57         | 0.00        |
| DECOY FEES                     | 14             | 0        | (14)             | 0.00         | 0.00        | 505              | 0        | (505)              | 0.00         | 0.00        |
| FREIGHT CHARGES                | 904            | 0        | (904)            | 0.04         | 0.00        | 9,268            | 0        | (9,268)            | 0.07         | 0.00        |
| EDUCATION/CONVENTION EXPENSES  | 0              | 0        | 0                | 0.00         | 0.00        | 450              | 0        | (450)              | 0.00         | 0.00        |
| CHARITABLE CONTRIBUTIONS       | 0              | 0        | 0                | 0.00         | 0.00        | 848              | 0        | (848)              | 0.01         | 0.00        |
| MISCELLANEOUS EXPENSE          | (3)            | 0        | 3                | 0.00         | 0.00        | 1,853            | 0        | (1,853)            | 0.01         | 0.00        |
| <b>TOTALS</b>                  | <b>687,343</b> | <b>0</b> | <b>(687,343)</b> | <b>28.74</b> | <b>0.00</b> | <b>4,014,549</b> | <b>0</b> | <b>(4,014,549)</b> | <b>30.07</b> | <b>0.00</b> |

DIRECT AMERICAN MARKETERS, INC.  
 BALANCE SHEET  
 DECEMBER 31, 1997

ASSETS  
 -----

|                                 | CURRENT<br>MONTH | PREVIOUS<br>PERIOD |
|---------------------------------|------------------|--------------------|
|                                 | -----            | -----              |
| CURRENT ASSETS:                 |                  |                    |
| CASH                            | 332,071          | 470,600            |
| ACCOUNTS RECEIVABLE:            |                  |                    |
| 900 NUMBERS                     | 19,246,940       | 16,549,496         |
| LIST RENTAL                     | 354,003          | 392,171            |
| ACCOUNTS RECEIVABLE-OTHER       | 426,762          | 426,762            |
| ALLOWANCE FOR DOUBTFUL ACCOUNTS | (11,211,300)     | (11,211,300)       |
|                                 | -----            | -----              |
|                                 | 8,816,405        | 6,157,129          |
| OTHER:                          |                  |                    |
| TEMPORARY ADVANCES              | 2,085            | 4,884              |
| ADVANCES TO GREAT WESTERN       | 18,020           | 18,020             |
| PREPAID COUPONS                 | 88,598           | 88,598             |
| PREPAID EXPENSES                | 7,080,695        | 6,921,565          |
|                                 | -----            | -----              |
|                                 | 7,189,398        | 7,033,067          |
|                                 | -----            | -----              |
| TOTAL CURRENT ASSETS            | 16,337,874       | 13,660,796         |
| FIXED ASSETS:                   |                  |                    |
| BUILDING IMPROVEMENTS           | 592,836          | 587,836            |
| FURNITURE & FIXTURES            | 128,175          | 128,175            |
| EQUIPMENT - OPERATIONS          | 1,626,891        | 1,626,891          |
| CAPITALIZED LEASES              | 517,597          | 517,597            |
|                                 | -----            | -----              |
|                                 | 2,865,499        | 2,860,499          |
| LESS: ACCUMULATED DEPRECIATION  | (2,148,082)      | (2,125,793)        |
|                                 | -----            | -----              |
| NET FIXED ASSETS                | 717,417          | 734,706            |
| OTHER ASSETS:                   |                  |                    |
| PRIZE/SWEEPS C.D.'S             | 681,117          | 681,117            |
| SECURITY DEPOSITS               | 7,551            | 7,551              |
| INVESTMENT - STOCK              | 448              | 465                |
| RETAINER DEPOSITS               | 1,000            | 0                  |
|                                 | -----            | -----              |
| TOTAL OTHER ASSETS              | 690,116          | 689,133            |
|                                 | -----            | -----              |
| TOTAL ASSETS                    | 17,745,407       | 15,084,635         |
|                                 | =====            | =====              |

DIRECT AMERICAN MARKETERS, INC.  
 BALANCE SHEET  
 DECEMBER 31, 1997

LIABILITIES & SHAREHOLDERS EQUITY

|  | CURRENT<br>MONTH | PREVIOUS<br>PERIOD |
|--|------------------|--------------------|
| CURRENT LIABILITIES:                     |                  |                    |
| PREFILING ACCOUNTS PAYABLE               | 2,861,115        | 2,859,974          |
| POSTFILING ACCOUNTS PAYABLE              | 52,203           | 83,559             |
| SALARIES & WITHHOLDING TAXES PAYABLE     | (4,206)          | 44,975             |
| CALIFORNIA INCOME TAXES PAYABLE          | 152,658          | 152,658            |
| OTHER LIABILITIES                        | 2,334,128        | 2,078,689          |
| NOTES PAYABLE                            | 3,412,380        | 819,015            |
| ADVANCES - A/R FINANCING                 | 4,483,480        | 5,076,678          |
| ACCRUALS                                 | 7,327,771        | 6,928,919          |
| TOTAL LIABILITIES                        | 20,619,529       | 18,044,467         |
| SHAREHOLDERS' EQUITY:                    |                  |                    |
| CAPITAL STOCK                            | 2,000            | 2,000              |
| RETAINED EARNINGS - OPENING              | 38,104           | 38,104             |
| CURRENT YEAR NET INCOME                  | (2,814,226)      | (2,899,936)        |
| DISTRIBUTION                             | (100,000)        | (100,000)          |
| TOTAL RETAINED EARNINGS                  | (2,876,122)      | (2,961,832)        |
| TOTAL SHAREHOLDERS' EQUITY               | (2,874,122)      | (2,959,832)        |
| TOTAL LIABILITIES & SHAREHOLDERS' EQUITY | 17,745,407       | 15,084,635         |

DIRECT AMERICAN MARKETERS, INC.  
CONSOLIDATED INCOME STATEMENT  
MONTH ENDING DECEMBER 31, 1997

|                              | CURRENT MONTH |      |             |                  |                | YEAR-TO-DATE |      |              |                  |                |
|------------------------------|---------------|------|-------------|------------------|----------------|--------------|------|--------------|------------------|----------------|
|                              | ACTUAL        | PLAN | VARIANCE    | %SALES<br>ACTUAL | %SALES<br>PLAN | ACTUAL       | PLAN | VARIANCE     | %SALES<br>ACTUAL | %SALES<br>PLAN |
| MAIL ROOM REVENUE            | 0             | 0    | 0           | 0.00             | 0.00           | 1,366        | 0    | 1,366        | 0.00             | 0.00           |
| LESS:NSF CHECKS              | 0             | 0    | 0           | 0.00             | 0.00           | (27)         | 0    | (27)         | 0.00             | 0.00           |
| 900 PROGRAM REVENUE          | 0             | 0    | 0           | 0.00             | 0.00           | 20,127,341   | 0    | 20,127,341   | 46.82            | 0.00           |
| 900 PACKAGE INSERT REVENUE   | 0             | 0    | 0           | 0.00             | 0.00           | 117,270      | 0    | 117,270      | 0.27             | 0.00           |
| 900/CLUB PSYCHIC REVENUE     | 1,497,229     | 0    | 1,497,229   | 63.44            | 0.00           | 18,128,635   | 0    | 18,128,635   | 42.17            | 0.00           |
| 900/CLUB IT'S A DATE REVENUE | 851,657       | 0    | 851,657     | 36.09            | 0.00           | 3,361,750    | 0    | 3,361,750    | 7.82             | 0.00           |
| LIST RENTAL INCOME           | 10,828        | 0    | 10,828      | 0.46             | 0.00           | 1,257,115    | 0    | 1,257,115    | 2.92             | 0.00           |
| MISCELLANEOUS INCOME         | 187           | 0    | 187         | 0.01             | 0.00           | 58,553       | 0    | 58,553       | 0.14             | 0.00           |
| TOTAL REVENUE                | 2,359,901     | 0    | 2,359,901   | 100.00           | 0.00           | 43,052,003   | 0    | 43,052,003   | 100.15           | 0.00           |
| REFUNDS ISSUED               | 0             | 0    | 0           | 0.00             | 0.00           | (64,910)     | 0    | (64,910)     | 0.15             | 0.00           |
| NET REVENUE                  | 2,359,901     | 0    | 2,359,901   | 100.00           | 0.00           | 42,987,093   | 0    | 42,987,093   | 100.00           | 0.00           |
| COST OF SALES:               |               |      |             |                  |                |              |      |              |                  |                |
| POSTAGE OUT-INITIAL          | 0             | 0    | 0           | 0.00             | 0.00           | 10,529,141   | 0    | (10,529,141) | 24.49            | 0.00           |
| POSTAGE OUT-FULFILLMENT      | 33,046        | 0    | (33,046)    | 1.40             | 0.00           | 1,277,044    | 0    | (1,277,044)  | 2.97             | 0.00           |
| ZIPSORT                      | 0             | 0    | 0           | 0.00             | 0.00           | 325          | 0    | (325)        | 0.00             | 0.00           |
| MAILING SERVICE              | 10,786        | 0    | (10,786)    | 0.46             | 0.00           | 1,158,960    | 0    | (1,158,960)  | 2.70             | 0.00           |
| COMPUTER SERVICE             | 23,318        | 0    | (23,318)    | 0.99             | 0.00           | 793,504      | 0    | (793,504)    | 1.85             | 0.00           |
| PRINTING                     | 24,353        | 0    | (24,353)    | 1.03             | 0.00           | 4,081,939    | 0    | (4,081,939)  | 9.50             | 0.00           |
| ART & TYPESET                | 113           | 0    | (113)       | 0.00             | 0.00           | 37,271       | 0    | (37,271)     | 0.09             | 0.00           |
| LIST RENTAL                  | (5,414)       | 0    | 5,414       | 0.23             | 0.00           | 1,994,892    | 0    | (1,994,892)  | 4.64             | 0.00           |
| OUTSIDE SERVICES             | 460,112       | 0    | (460,112)   | 19.50            | 0.00           | 4,716,628    | 0    | (4,716,628)  | 10.97            | 0.00           |
| CREATIVE                     | 802,419       | 0    | (802,419)   | 34.00            | 0.00           | 8,266,039    | 0    | (8,266,039)  | 19.23            | 0.00           |
| MERCHANDISE EXPENSES         | 0             | 0    | 0           | 0.00             | 0.00           | 228,546      | 0    | (228,546)    | 0.53             | 0.00           |
| PRIZE AWARDS                 | 0             | 0    | 0           | 0.00             | 0.00           | 1,575,811    | 0    | (1,575,811)  | 3.67             | 0.00           |
| FREIGHT                      | 2,957         | 0    | (2,957)     | 0.13             | 0.00           | 198,701      | 0    | (198,701)    | 0.46             | 0.00           |
| SALES TAX                    | 0             | 0    | 0           | 0.00             | 0.00           | 29,357       | 0    | (29,357)     | 0.07             | 0.00           |
| MAIL BOX RENTAL              | 0             | 0    | 0           | 0.00             | 0.00           | 22,800       | 0    | (22,800)     | 0.05             | 0.00           |
| JOINT VENTURES - ROYALTIES   | 0             | 0    | 0           | 0.00             | 0.00           | 201,841      | 0    | (201,841)    | 0.47             | 0.00           |
| TOTAL COST OF SALES          | 1,351,690     | 0    | (1,351,690) | 57.28            | 0.00           | 35,112,799   | 0    | (35,112,799) | 81.68            | 0.00           |
| GROSS PROFIT                 | 1,008,211     | 0    | 1,008,211   | 42.72            | 0.00           | 7,874,294    | 0    | 7,874,294    | 18.32            | 0.00           |
| OPERATING & ADMIN EXPENSES   | 818,955       | 0    | (818,955)   | 34.70            | 0.00           | 10,240,406   | 0    | (10,240,406) | 23.82            | 0.00           |
| INTEREST EXPENSE             | 103,546       | 0    | (103,546)   | 4.39             | 0.00           | 443,796      | 0    | (443,796)    | 1.03             | 0.00           |
| NET PROFIT BEFORE TAXES      | 85,710        | 0    | 85,710      | 3.63             | 0.00           | (2,809,908)  | 0    | (2,809,908)  | 6.54             | 0.00           |
| PROVISION FOR INCOME TAXES   | 0             | 0    | 0           | 0.00             | 0.00           | 4,426        | 0    | (4,426)      | 0.01             | 0.00           |
| NET PROFIT AFTER TAXES       | 85,710        | 0    | 85,710      | 3.63             | 0.00           | (2,814,334)  | 0    | (2,814,334)  | 6.55             | 0.00           |
| HEADCOUNT                    | 0             | 0    | 0           |                  |                |              |      |              |                  |                |
| MAIL QUANTITY                | 0             | 0    | 0           |                  |                |              |      |              |                  |                |



DIRECT AMERICAN MARKETERS, INC.  
CONSOLIDATED OPERATING AND ADMINISTRATIVE EXPENSES  
MONTH ENDING DECEMBER 31, 1997

|                                | CURRENT MONTH |      |           |                  |                | YEAR-TO-DATE |      |              |                  |                |
|--------------------------------|---------------|------|-----------|------------------|----------------|--------------|------|--------------|------------------|----------------|
|                                | ACTUAL        | PLAN | VARIANCE  | %SALES<br>ACTUAL | %SALES<br>PLAN | ACTUAL       | PLAN | VARIANCE     | %SALES<br>ACTUAL | %SALES<br>PLAN |
| SALARIES & WAGES               | 243,982       | 0    | (243,982) | 10.34            | 0.00           | 3,914,683    | 0    | (3,914,683)  | 9.11             | 0.00           |
| BONUS                          | 0             | 0    | 0         | 0.00             | 0.00           | 1,000        | 0    | (1,000)      | 0.00             | 0.00           |
| S/H CONSULTING & BONUS         | 0             | 0    | 0         | 0.00             | 0.00           | 60,000       | 0    | (60,000)     | 0.14             | 0.00           |
| DIRECTORS FEES                 | 1,333         | 0    | (1,333)   | 0.06             | 0.00           | 138,660      | 0    | (138,660)    | 0.32             | 0.00           |
| OUTSIDE SERVICES               | 11,055        | 0    | (11,055)  | 0.47             | 0.00           | 168,671      | 0    | (168,671)    | 0.39             | 0.00           |
| PAYROLL TAXES                  | 8,862         | 0    | (8,862)   | 0.38             | 0.00           | 284,598      | 0    | (284,598)    | 0.66             | 0.00           |
| REPAIR & MAINTENANCE           | 2,822         | 0    | (2,822)   | 0.12             | 0.00           | 34,346       | 0    | (34,346)     | 0.08             | 0.00           |
| SECURITY EXPENSES              | 0             | 0    | 0         | 0.00             | 0.00           | 4,134        | 0    | (4,134)      | 0.01             | 0.00           |
| COMPUTER SUPPLIES              | 2,898         | 0    | (2,898)   | 0.12             | 0.00           | 84,449       | 0    | (84,449)     | 0.20             | 0.00           |
| COMPUTER LEASE - IBM           | 1,119         | 0    | (1,119)   | 0.05             | 0.00           | 15,310       | 0    | (15,310)     | 0.04             | 0.00           |
| OFFICE SUPPLIES                | 4,906         | 0    | (4,906)   | 0.21             | 0.00           | 73,520       | 0    | (73,520)     | 0.17             | 0.00           |
| MAINTENANCE SUPPLIES           | 882           | 0    | (882)     | 0.04             | 0.00           | 22,165       | 0    | (22,165)     | 0.05             | 0.00           |
| EQUIPMENT RENTAL               | 4,214         | 0    | (4,214)   | 0.18             | 0.00           | 50,528       | 0    | (50,528)     | 0.12             | 0.00           |
| POSTAGE/STAMPS                 | 421           | 0    | (421)     | 0.02             | 0.00           | 8,384        | 0    | (8,384)      | 0.02             | 0.00           |
| MAIL BOX RENTAL                | 66            | 0    | (66)      | 0.00             | 0.00           | 406          | 0    | (406)        | 0.00             | 0.00           |
| SUBSCRIPTIONS & DUES           | 2,980         | 0    | (2,980)   | 0.13             | 0.00           | 34,950       | 0    | (34,950)     | 0.08             | 0.00           |
| RENT                           | 15,735        | 0    | (15,735)  | 0.67             | 0.00           | 324,117      | 0    | (324,117)    | 0.75             | 0.00           |
| TELEPHONE                      | 15,991        | 0    | (15,991)  | 0.68             | 0.00           | 213,952      | 0    | (213,952)    | 0.50             | 0.00           |
| UTILITIES                      | 2,890         | 0    | (2,890)   | 0.12             | 0.00           | 62,274       | 0    | (62,274)     | 0.14             | 0.00           |
| DEPRECIATION                   | 22,289        | 0    | (22,289)  | 0.94             | 0.00           | 326,225      | 0    | (326,225)    | 0.76             | 0.00           |
| INSURANCE                      | 17,212        | 0    | (17,212)  | 0.73             | 0.00           | 218,796      | 0    | (218,796)    | 0.51             | 0.00           |
| BANK SERVICE CHARGES           | 310           | 0    | (310)     | 0.01             | 0.00           | 116,691      | 0    | (116,691)    | 0.27             | 0.00           |
| TRAVEL EXPENSES                | 13,116        | 0    | (13,116)  | 0.56             | 0.00           | 212,740      | 0    | (212,740)    | 0.49             | 0.00           |
| MILEAGE & AUTO EXPENSES        | 3,146         | 0    | (3,146)   | 0.13             | 0.00           | 45,658       | 0    | (45,658)     | 0.11             | 0.00           |
| BUSINESS MEALS & ENTERTAINMENT | 9,311         | 0    | (9,311)   | 0.39             | 0.00           | 85,237       | 0    | (85,237)     | 0.20             | 0.00           |
| EMPLOYEE ACTIVITIES            | 16,048        | 0    | (16,048)  | 0.68             | 0.00           | 50,857       | 0    | (50,857)     | 0.12             | 0.00           |
| PROPERTY TAXES                 | 2,543         | 0    | (2,543)   | 0.11             | 0.00           | 28,838       | 0    | (28,838)     | 0.07             | 0.00           |
| LICENSES & FEES                | 2,431         | 0    | (2,431)   | 0.10             | 0.00           | 6,866        | 0    | (6,866)      | 0.02             | 0.00           |
| ADVERTISING                    | 0             | 0    | 0         | 0.00             | 0.00           | 3,856        | 0    | (3,856)      | 0.01             | 0.00           |
| LEGAL FEES                     | 216,532       | 0    | (216,532) | 9.18             | 0.00           | 2,929,902    | 0    | (2,929,902)  | 6.82             | 0.00           |
| ACCOUNTING FEES                | 1,773         | 0    | (1,773)   | 0.08             | 0.00           | 129,159      | 0    | (129,159)    | 0.30             | 0.00           |
| RECRUITING FEES                | 0             | 0    | 0         | 0.00             | 0.00           | 803          | 0    | (803)        | 0.00             | 0.00           |
| CONSULTING FEES                | 4,334         | 0    | (4,334)   | 0.18             | 0.00           | 177,510      | 0    | (177,510)    | 0.41             | 0.00           |
| DECOY FEES                     | 121           | 0    | (121)     | 0.01             | 0.00           | 15,732       | 0    | (15,732)     | 0.04             | 0.00           |
| FREIGHT CHARGES                | 1,331         | 0    | (1,331)   | 0.06             | 0.00           | 63,710       | 0    | (63,710)     | 0.15             | 0.00           |
| EDUCATION/CONVENTION EXPENSES  | 0             | 0    | 0         | 0.00             | 0.00           | 11,799       | 0    | (11,799)     | 0.03             | 0.00           |
| RELOCATION EXPENSES            | 0             | 0    | 0         | 0.00             | 0.00           | 935          | 0    | (935)        | 0.00             | 0.00           |
| CHARITIBLE CONTRIBUTIONS       | 0             | 0    | 0         | 0.00             | 0.00           | 850          | 0    | (850)        | 0.00             | 0.00           |
| MISCELLANEOUS EXPENSE          | 188,302       | 0    | (188,302) | 7.98             | 0.00           | 318,095      | 0    | (318,095)    | 0.74             | 0.00           |
| TOTALS                         | 818,955       | 0    | (818,955) | 34.70            | 0.00           | 10,240,406   | 0    | (10,240,406) | 23.82            | 0.00           |

**ATTACHMENT III - A**

**Direct American Marketers, Inc.  
d/b/a  
Direct One**

**Consolidated Balance Sheet**

Direct American Marketers, Inc. d/b/a Direct One ("Direct One") is providing a copy of its June 30, 1998 Balance Sheet and Income Statement with its application as proof of the company's anticipated Florida revenue projections. This balance sheet shows that Direct One has current ample cash and current assets to offer resold long distance services within Florida. The company is in the process of finalizing its most current 1999 financial statement and will provide those to the Commission upon completion.

Direct One proposes to operate as a reseller in the state. There are minimal capital requirements or expenses that the company will experience when starting its Florida operations. All transmission will be provided by the underlying carrier. The company has structured its retail pricing so that its per minute rate covers its per minute cost, thus assuring an almost instantaneous positive cash flow.

The company also points to the resumes provided with the application. These resumes show that Direct One has the managerial experience and entrepreneurial skill necessary to run the company.

**ATTACHMENT IV**

**MANAGERIAL AND TECHNICAL CAPABILITIES**

**DIRECT AMERICAN MARKETERS, INC.**  
**d/b/a**  
**DIRECT ONE**

**Anthony C. Brown - President and Chief Executive Officer**

Mr. Brown has been with Direct American Marketers, Inc. since 1990 and currently is President and Chief Executive Officer of the Company. Direct American Marketers, Inc. is a privately held diversified direct response company marketing continuity clubs in four product categories with annual revenues in excess of \$100 million dollars. He is responsible for the strategic planning and leadership of the Company as the pre-eminent marketer of continuity clubs. Mr. Brown has provided a leadership role in developing and presenting self regulatory industry guidelines to the regulatory community and the telecommunications industry.

From 1985 to 1990, Mr. Brown served as Executive Vice President of GRI Corporation, a \$90 million dollar publicly held direct marketing company. He was responsible for P & L and charged with improving performance levels across all business units. In addition, Mr. Brown had direct responsibility for all cash management activities of the corporation. Anthony also served as Senior Vice President of the corporation from 1980 to 1985, with overall management responsibility for a Continuity Club Division, Catalog Group, and all New Business Development activities. From 1973 to 1980, Mr. Brown served as Vice President and was responsible for Market, Planning and Analysis Group, as well as back end marketing activities for several continuity programs.

Mr. Brown served as Vice President of Marketing for Capitol Record Club from 1968 to 1973 where he had overall marketing and merchandising responsibility for a \$40 million dollar direct response company.

From 1966 to 1968, Mr. Brown served as a Financial Analyst with Dart Industries. He assisted in profit planning, cash planning and merger and acquisition activities.

Anthony Brown is a graduate of California State University in Northridge, California. He graduated in 1964 with a Bachelor of Science in Accounting and Finance.

**DIRECT AMERICAN MARKETERS, INC.**

**d/b/a**

**DIRECT ONE**

**(continued)**

**William W. Karlman - Vice President - Marketing**

As Vice President of Marketing at Direct American Marketers, Inc., Mr. Karlman is responsible for the development of new marketing programs designed to meet the Company's overall diversification objectives. His responsibilities also include all telemarketing related program activities, ranging from audiotext program design, information reports, daily line operations and being the central liaison between the Company and its telemarketing service bureau.

Mr. Karlman has over twenty years of consumer direct marketing experience. Before his tenure with Direct American Marketers, Inc., he worked as Vice President of GRI Corporation for eight years, a \$90 million dollar publicly held direct marketing company.

Professionally, Mr. Karlman is a member of the Orange County Direct Marketing Association (Orange County, California) and the National Direct Marketing Association.

Mr. Karlman is a graduate of Loyola University in Chicago, Illinois. He holds a Master's Degree in Business Administration.



DEPOSIT  
DATE  
APR 22 1999

April 19, 1999  
Via Overnight Delivery

210 N. Park Ave.  
Winter Park, FL  
32789  
Florida Public Service Commission  
2540 Shumard Oak Boulevard  
Room 279  
Tallahassee, FL 32399-0850

P.O. Drawer 200  
Winter Park, FL  
32790-0200

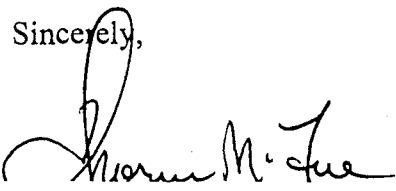
Tel: 407-740-8575  
Fax: 407-740-0613  
tmi@tminc.com

RE: Initial Application and Tariff of **Direct American Marketers, Inc. d/b/a Direct One** for Authority to Provide Interexchange Telecommunications Services within the State of Florida.

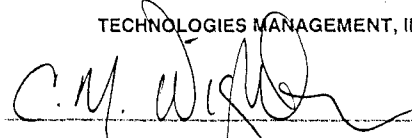
Dear Sir/Madam:

Enclosed for filing are the original and six (6) copies of the above-referenced application of Direct American Marketers, Inc. d/b/a Direct One. Also enclosed is a Technologies Management, Inc. check in the amount of \$250.00, to cover the filing fee.

Please acknowledge receipt of this filing by returning, filed stamped, the extra copy of this letter in the self-addressed stamped envelope provided for that purpose. I may be reached at (407) 740-8575 with any questions, comments or correspondence regarding this application. Thank you for your assistance.

Sincerely,  


Check received with filing fee

|  |   |  |           |
|--|---|--|-----------|
| <b>TECHNOLOGIES MANAGEMENT, INC.</b><br>P.O. BOX 200<br>210 N. PARK AVE.<br>WINTER PARK, FL 32789-0200<br>(407) 740-8575 |   | <b>NATIONSBANK</b><br>WINTER PARK, FL 32789<br>63-27/631   | 22293     |
| PAY TO THE ORDER OF Florida Public Service Commission  |   | \$ **250.00  | 2/22/1999 |
| Two Hundred Fifty and 00/100*****  |   |  |           |
| Florida Public Service Commission<br>Records & Reporting<br>2540 Shumard Oaks Blvd.<br>Tallahassee, FL 32302-1500        |   | DOLLARS<br>Security features included.<br>Details on back. |           |
| MEMO Florida Public Service Commission   |  |  |           |