



1017 North York Road
Suite 1
Willow Grove, PA 19090
215-922-5959
800-SAVE-ATT

1992 MAR 31 11 3 03
MAIL ROOM

920294-TI

March 30, 1992

Mr. Thomas E. Williams, III
Engineer
Bureau of Service Evaluation
Florida Public Service Commission
Fletcher Building
101 East Gaines Street
Tallahassee, Fl. 32399-0866

DEPOSIT TREAS REC DATE
C408 APR 01 '92

TEL-Save

Dear Mr. Williams,

Enclosed you will find twelve (12) copies of our proposed tariff and application for the State of Florida, and a check for \$250.00, which we understand to be a non-refundable filing fee.

I will update the application part 9 when we receive the certification from the Florida Secretary of State.

Again I would like to thank you for all your help.

Feel free to contact me at 215-922-5959 if you have any questions.

Sincerely,

Neal Cook 3-30-92

Neal Cook
Tel-Save

DOCUMENT NUMBER-DATE
03197 APR -1 1992
PSC-RECORDS/REPORTING

FLORIDA PUBLIC SERVICE COMMISSION

APPLICATION FORM

for

AUTHORITY TO PROVIDE INTEREXCHANGE TELECOMMUNICATIONS
SERVICE WITHIN THE STATE OF FLORIDA

1. This is an application for (check one):
 - Original Authority (New company).
 - Approval of Transfer (To another certificated company).
 - Approval of Assignment of existing certificate (To a noncertificated company).

2. The legal name of the applicant:

Tel-Save, Inc.

3. Name under which the applicant will do business: Provide proof of compliance with the fictitious name statute (Chapter 865.09 FS), if applicable.

Tel-Save, Inc.

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

75 Valencia Avenue
11th Floor
Coral Gables, Florida 33134

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

1017 North York Road
Suite I
Willow Grove, Pa. 19090

6. Structure of organization;
 - Individual
 - Corporation
 - Foreign Corporation
 - General Partnership
 - Limited Partnership
 - other, _____

DOCUMENT NUMBER-DATE

03197 APR -1 1992

FPSC-RECORDS/REPORTING

7. If applicant is an individual or partnership, please give name, title and address of sole proprietor or partners. Provide proof of compliance with the foreign partnership statute (Chapter 620.169 FS), if applicable.

N/A

8. If incorporated, give name, titles and addresses of the directors, chief officers and ten largest stockholders.

Chief Officers

Daniel M. Borislow

Directors

Same as above

Ten Largest Stockholders

Same as above

9. If incorporated, please give:
- (a) Proof from the Florida Secretary of State that the applicant has authority to operate in Florida.

Attached as Exhibit 1

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

10. Information as to whether any of the officers or directors have been adjudged bankrupt, mentally incompetent, or found guilty of any felony or of any crime, or whether such actions may result from pending proceedings. If so, please explain.

N/A

11. Indicate if any of the officers, directors, partners or stockholders have previously been and/or currently are an officer, director, partner or stockholder in any other Florida certificated telephone company.

No.

- (a) If yes, give name of company and relationship.

N/A

- (b) If no longer associated with company, give reason why not.

N/A

12. 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.

None.

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

None.

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

None.

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

(a) The application:

Neal Cook
600 North Fourth Street
Philadelphia, Pa. 19123
215-922-5959

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

Neal Cook
600 North Fourth Street
Philadelphia, Pa. 19123
215-922-5959

(c) Tariff:

Neal Cook
600 North Fourth Street
Philadelphia, Pa. 19123
215-922-5959

(d) Complaints/Inquiries from customers:

Neal Cook
600 North Fourth Street
Philadelphia, Pa. 19123
215-922-5959

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

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

- Method of access is 800
- MTS with route specific rates per minute
- Method of access is FGA
- Method of access is FGB
- Method of access is FGD
- Method of access is 800
- MTS with statewide flat rates per minute (i.e. not distance sensitive)
- Method of access is FGA
- Method of access is FGB
- Method of access is FGD
- Method of access is 800
- MTS for pay telephone service providers
- Block-of-time calling plan (Reach out Florida, Ring America, etc.)
- 800 Service (Toll free)
- WATS type service (Bulk or volume discount)
- Method of access is via dedicated facilities
- Method of access is via switched facilities
- Private Line services (Channel Services)
(For ex. 1.544 mbs., DS-3, etc.)
- Travel Service
- Method of access is 950
- Method of access is 800
- Operator Services
- Available to presubscribed customers
- Available to non presubscribed customers (for example to patrons of hotels, students in Universities, patients in hospitals)
- Available to inmates
- Services included are:
- Station assistance
- Person to Person assistance
- Directory assistance
- Operator verify and interrupt
- Conference Calling
- Other

15. What does the end user dial for each of the interexchange carrier services that were checked in question 14?

1 + area code + phone number

16. What services will the applicant offer to other certificated telephone companies:

- Facilities.
- Operators.
- Billing and Collection.
- Sales.
- Maintenance.
- other:

17. Will your marketing program:

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

18. Explain any of the offers checked above (To whom, what amount, type of franchise, etc.).

Three percent commissions of monthly long distance billing to sales representatives.

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

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

20. Provide the name and address of the firm who will bill for your service.

AT&T/ACUS

21. Will the name of your company appear on the bill for your services, and if not, why?

Yes.

22. Who will the billed party contact to ask questions about the bill (provide name and phone number) and how is this information provided?

AT&T/ACUS via 1-800

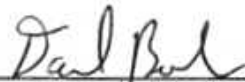
This name and number will also appear on the bill.

23. 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).

Attached as Exhibit 2.

****APPLICANT ACKNOWLEDGEMENT STATEMENT****

1. **REGULATORY ASSESSMENT FEE:** I understand that all telephone companies must pay a regulatory assessment fee in the amount of one-eighth 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 \$25 is required.
2. **GROSS RECEIPTS TAX:** I understand that all telephone companies must pay a gross receipts tax of one and one-half percent on all intra and interstate business.
3. **SALES TAX:** I understand that a six percent sales tax must be paid on intra and interstate revenues.
4. **LEC BYPASS RESTRICTIONS:** I acknowledge the Commission's policy that interexchange carriers shall not construct facilities to bypass the LECs without first demonstrating to the Commission that the LEC cannot offer the needed facilities at a competitive price and in a timely manner.
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 telephone service.
6. **ACCURACY OF APPLICATION:** By my signature below, I attest to the accuracy of the information contained in this application and associated attachments.



Daniel M. Borislow
President

Date: 3/30/92

ATTACHMENTS


- B - CUSTOMER DEPOSITS AND ADVANCE PAYMENTS**
- C - INTRASTATE NETWORK**
- D - FLORIDA TELEPHONE EXCHANGES
AND EAS ROUTES**
- E - GLOSSARY**

APPENDIX B

CUSTOMER DEPOSITS AND ADVANCE PAYMENTS

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

- (X) 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.)



Daniel M. Borislow
President

Date: _____

3/30/92

APPENDIX C

INTRASTATE NETWORK

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

1) N/A 2)

3) 4)

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

1) 2)

3) 4)

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

<u>POP-to-POP</u>	<u>TYPE</u>	<u>OWNERSHIP</u>
-------------------	-------------	------------------

1)

2)

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

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).

InterAmerican Telephone Co. will comply with the requirements of Commission Rule 25-24.471(4) (a). Specifically, for IntraEAEA traffic InterAmerican Telephone Co. relies exclusively on the transmission facilities provided by the

local exchange company and/or compensates the LEC in conformance with the requirements set out in Order No. 2484.

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:

The above question is answered in the negative on advice of counsel. However, Tel-Save has marketed resold SDN services within the State of Florida since October of 1990 under the belief that such activities did not require certification.

- a) What services have been provided and when did these services begin?
- b) If the services are not currently offered, when were they discontinued?



Daniel M. Borislow
President

Date: 3/30/92

**APPENDIX D

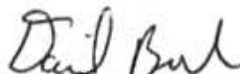
FLORIDA TELEPHONE EXCHANGES

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 each has extended area service (EAS).



Daniel M. Borislow
President

Date: _____

3/30/92

FLORIDA TELEPHONE EXCHANGES

PERSON COMPLETING FORM	SIGNATURE			DATE		
X Lachua	X Cherry Lake	X Ft. Meade	X Jacksonville	X Melbourne	X Panama City	X Spring Lake
X Alford	X Chiefland	X Ft. Myers	X Jacksonville Bch.	X Melrose	X Panama City Beach	X Starke
X Alligator Point	X Chipley	X Ft. Myers Beach	X Jasper	X Miami	X Paxton	X Stuart
X Altha	X Citra	X Ft. Pierce	X Jay	X Micanopy	X Pensacola	X Sugarloaf Key
X Apalachicola	X Clearwater	X Ft. Walton Beach	X Jennings	X Middleburg	X Perrine	X Sunny Hills
X Apopka	X Clermont	X Ft. White	X Jensen Beach	X Milton	X Perry	X Tallahassee
X Arcadia	X Clewiston	X Freeport	X Julington	X Nolino	X Pierson	X Tampa
X Archer	X Cocoa	X Frostproof	X Jupiter	X Monticello	X Pine Island	X Tarpon Springs
X Astor	X Cocoa Beach	X Gainesville	X Keaton Beach	X Montverde	X Plant City	X Tavares
X Avon Park	X Coral Springs	X Geneva	X Kenansville	X Moore Haven	X Polk City	X The Beaches
X Baker	X Cottondale	X Glendale	X Key Largo	X Mount Dora	X Pomona Park	X Titusville
X Baldwin	X Crawfordville	X Graceville	X Key West	X Mulberry	X Pompano Beach	X Trenton
X Bartow	X Crescent City	X Grand Ridge	X Keystone Heights	X Munson	X Ponce De Leon	X Trilacoochee
X Belle Glade	X Crestview	X Green Cove Sps	X Kingsley Lake	X Myakka	X Ponte Vedra Beach	X Tyndall AFB
X Belleview	X Cross City	X Greensboro	X Kissimmee	X Naples	X Port Charlotte	X Umatilla
X Beverly Hills	X Crystal River	X Greenville	X La Belle	X New Port Richey	X Port St Joe	X Valparaiso
X Big Pine	X Dade City	X Greenwood	X Lady Lake	X New Smyrna Beach	X Port St Lucie	X Venice
X Blountstown	X Daytona Beach	X Gretna	X Lake Buena Vista	X Newberry	X Punta Gorda	X Vernon
X Boca Grande	X DeBary	X Groveland	X Lake Butler	X North Cape Coral	X Quincy	X Vero Beach
X Boca Raton	X Deerfield Beach	X Gulf Breeze	X Lake City	X North Dade	X Raiford	X Waldo
X Bonifay	X Defuniak Springs	X Haines City	X Lake Placid	X North Fort Myers	X Reedy Creek	X Walnut Hill
X Bonita Springs	X Deland	X Hastings	X Lake Wales	X North Key Largo	X Reynolds Hill	X Wauchula
X Bowling Green	X DeLeon Springs	X Havana	X Lakeland	X North Naples	X St. Augustine	X Weekiwachee Spc
X Boynton Beach	X Delray Beach	X Hawthorne	X Laurel Hill	X North Port	X St. Cloud	X Welaka
X Bradenton	X Destin	X High Springs	X Lawtey	X Oak Hill	X St. Marks	X Wellborn
X Branford	X Dowling Park	X Willard	X Lee	X Ocala	X St. Petersburg	X West Kissimmee
X Bristol	X Dunnellon	X Noble Sound	X Leesburg	X Okeechobee	X Salt Springs	X West Palm Beach
X Bronson	X East Orange	X Nolley Navarre	X Lehigh Acres	X Oklawaha	X San Antonio	X Vestville
X Brooker	X Eastpoint	X Hollywood	X Live Oak	X Old Town	X Sanderson	X Vevahitchto
X Brooksville	X Eau Gallie	X Homestead	X Lynn Haven	X Orange City	X Sanford	X White Springs
X Bunnell	X Englewood	X Homosassa Springs	X Luraville	X Orange Park	X Sanibel-Captive	X Wildwood
X Bushnell	X Eustis	X Hosford	X MacClenny	X Orange Springs	X Santa Rosa Beach	X Williston
X Callahan	X Everglades	X Hovey	X Madison	X Orlando	X Sarasota	X Windermere
X Cantorment	X Fernandina Beach	X Hudson	X Malone	X Oviedo	X Seagrave Beach	X Winter Garden
X Cape Coral	X Flagler Beach	X Immokalee	X Marathon	X Pace	X Sebastian	X Winter Haven
X Cape Haze	X Florahome	X Indian Lake	X Marco Island	X Pahokee	X Sebring	X Winter Park
X Carrabelle	X Fla Boys Ranch	X Indiantown	X Marlanna	X Palatka	X Shellmar	X Yankeetown
X Cedar Keys	X Forest	X Interlachen	X Maxville	X Palm Coast	X Silver Spc. Shores	X Youngstown-fount.
X Century	X Ft. George	X Inverness	X Mayo	X Palmetto	X Sneads	X Yulee
X Chattahoochee	X Ft. Lauderdale	X Islamorada	X McIntosh	X Panama	X Sopchoppy	X Zephyrhills
						X Zolfo Springs

Commonwealth of Pennsylvania



Department of State CERTIFICATE OF INCORPORATION

OFFICE OF THE SECRETARY OF THE COMMONWEALTH
TO ALL TO WHOM THESE PRESENTS SHALL COME, GREETING:

WHEREAS, UNDER THE PROVISIONS OF THE LAWS OF THE COMMONWEALTH, THE SECRETARY OF THE COMMONWEALTH IS AUTHORIZED AND REQUIRED TO ISSUE A "CERTIFICATE OF INCORPORATION" EVIDENCING THE INCORPORATION OF AN ENTITY.

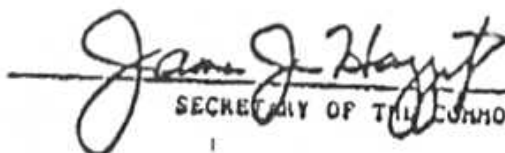
WHEREAS, THE STIPULATIONS AND CONDITIONS OF THE LAW HAVE BEEN FULLY COMPLIED WITH BY
TEL-SAVE, INC. (A CLOSE CORPORATION)

THEREFORE, KNOW YE, THAT SUBJECT TO THE CONSTITUTION OF THIS COMMONWEALTH, AND UNDER THE AUTHORITY OF THE LAWS THEREOF, I DO BY THESE PRESENTS, WHICH I HAVE CAUSED TO BE SEALED WITH THE GREAT SEAL OF THE COMMONWEALTH, DECLARE AND CERTIFY THE CREATION, ERECTION AND INCORPORATION OF THE ABOVE IN DEED AND IN LAW BY THE NAME CHOSEN
HEREINBEFORE SPECIFIED.

SUCH CORPORATION SHALL HAVE AND ENJOY AND SHALL BE SUBJECT TO ALL THE POWERS, DUTIES, REQUIREMENTS, AND RESTRICTIONS, SPECIFIED AND ENJOINED IN AND BY THE APPLICABLE LAWS OF THIS COMMONWEALTH.



GIVEN UNDER MY HAND AND THE GREAT SEAL OF THE COMMONWEALTH, AT THE CITY OF HARRISBURG, THIS 17TH DAY OF MAY IN THE YEAR OF OUR LORD ONE THOUSAND NINE HUNDRED AND EIGHTY-NINE AND OF THE COMMONWEALTH THE TWO HUNDRED THIRTEENTH.


SECRETARY OF THE COMMONWEALTH

KATZ MURPHY D'ANIELLO & FARRELL
ATTN: RICHARD B MORELLI
43 EAST MARSHALL ST
NORRISTOWN, PA 19401-0000

1507863
08937
0698-0700

DOMESTIC BUSINESS CORPORATION
 A CLOSE CORPORATION - COMPLETE BACK
 DOMESTIC PROFESSIONAL CORPORATION
 WITH BOARD LICENSE NO.

010 NAME OF CORPORATION (MUST CONTAIN A CORPORATE INDICATOR UNLESS EXEMPT UNDER 15 P.S. 2903 B)
 TEL-SAVE, INC.

011 ADDRESS OF REGISTERED OFFICE IN PENNSYLVANIA (P.O. BOX NUMBER NOT ACCEPTABLE)
 1017 North York Road - Unit I

012 CITY: Willow Grove 013 COUNTY: Montgomery 014 STATE: PA 015 ZIP CODE: 19090

016 EXPLAIN THE PURPOSE OR PURPOSES OF THE CORPORATION
 The purposes for which it was organized are: to engage in and do any lawful business for which corporations may be incorporated under the Pennsylvania Business Corporation Law.

(ATTACH BY a 11 SHEET IF NECESSARY)

The Aggregate Number of Shares, Classes of Shares and Par Value of Shares Which the Corporation Shall Have Authority to Issue

017 Number and Class of Shares: 5000 common 018 Stated Par Value Per Share If Any: N/A 019 Total Authorized Capital: \$10,000 020 Term of Existence: perpetual

The Name and Address of Each Incorporator, and the Number and Class of Shares Subscribed to by each Incorporator

021 Name	022, 023 Address (Street, City, State, Zip Code)	024 Number & Class of Shares
Daniel Borislav	1017 North York Road, Unit I - Willow Grove, PA 19090	1000 common

(ATTACH BY a 11 SHEET IF NECESSARY)

IN TESTIMONY WHEREOF, THE INCORPORATOR (S) HAS (HAVE) SIGNED AND SEALED THE ARTICLES OF INCORPORATION THIS 11th DAY OF May, 1989

x Daniel Borislav

- FOR OFFICE USE ONLY -

030 FILED	002 CODE	005 REV BOX	SEQUENTIAL NO.	155 MICROFILM NUMBER
MAY 17 1989	REVIEWED BY	004 BICO	AMOUNT	001 CORPORATION NUMBER
<i>James J. Ziegler</i>	DATE APPROVED	CERTIFY TO	INPUT BY	LOG IN
Secretary of the Commonwealth Department of State Commonwealth of Pennsylvania	DATE REJECTED	<input type="checkbox"/> REV.	VERIFIED BY	LOG OUT
	MAILED BY DATE	<input type="checkbox"/> L & I		LOG IN MICROFILM
		<input type="checkbox"/> OTHER		LOG OUT USE

(a) (Strike out (i) or (ii) below, whichever is not applicable.)

(i) All of the issued shares of the corporation of all classes, exclusive of treasury shares, shall be held of record by not more than 10 persons.

(ii) All of the issued shares of the corporation of all classes, exclusive of treasury shares, shall be held of record by not more than the smaller of twenty-five shareholders within the meaning of Subchapter S of the Internal Revenue Code of 1954, as amended, or 30 persons.

(b) All of the issued shares of all classes of the corporation shall be subject to one or more of the restrictions on transfer permitted by section 613.1 of the Business Corporation Law (15 P.S. § 1613.1).

(c) The corporation shall make no offering of any of its shares of any class which would constitute a "public offering" within the meaning of the Securities Act of 1933, as amended.

2. (Optional: BCL § 322b) A person (other than an estate) who is not an "individual" or who is a "non-resident alien," in either case within the meaning of the Internal Revenue Code of 1954, as amended ("Code"), shall not be entitled to be a holder of record of shares of the corporation. Only a person whose consent is currently in effect to the election of the corporation to be treated as an electing small business corporation under Subchapter S of the Code and a shareholder who has not affirmatively refused to consent to the election within sixty days after he acquires his stock, shall be entitled to be a holder of record of shares of the corporation.

3. (Optional: BCL § 382) The business and affairs of the corporation shall be managed by the shareholders of the corporation rather than by a board of directors.

4. (Optional: § 376a) The status of the corporation as a "close corporation" within the meaning of the Business Corporation Law shall not be terminated without the affirmative vote or written consent of (all holders of) (shareholders holding 10 of the) shares of all classes of the corporation.

5. (Optional: BCL § 384a) (Any shareholder) (shareholders holding 10 of the shares) of the corporation may apply for the appointment of a provisional director of the corporation in the manner and upon the circumstances provided by statute.

6. (Optional: BCL § 386) (Any shareholder) (shareholders holding 100% of the shares) of the corporation shall have the right at will to cause the corporation to be dissolved by proceeding in the manner provided by statute.

RECEIVED
MAY 17 AM 7:11
DEPT. OF STATE

SUPPLEMENTAL INFORMATION

bfc

BORISLOW, FACTOR & COMPANY
CERTIFIED PUBLIC ACCOUNTANTS

To the Shareholder
Tel-Save, Inc.
1017 N. York Road, Suite I
Willow Grove, PA 19090

We have compiled the accompanying balance sheet of Tel-Save, Inc. as of May 31, 1991 and the related statements of income, retained earnings, and cash flows for the year then ended, in accordance with standards established by the American Institute of Certified Public Accountants.

A compilation is limited to presenting in the form of financial statements information that is the representation of management. We have not audited or reviewed the accompanying financial statements and, accordingly, do not express an opinion or any other form of assurance on them.

Borislow, Factor & Company

September 16, 1991

TEL-SAVE, INC.

MAY 31, 1991

bfc

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TEL-SAVE, INC.

BALANCE SHEET

MAY 31, 1991

bfc

ASSETS

CURRENT ASSETS:

Cash	\$ 19,781
Accounts Receivable:	
Trade (Net of Allowance for Bad Debts \$100,212)	1,073,383
Partitions	152,301
Shareholder	<u>1,000</u>
	<u>1,246,465</u>

PROPERTY AND EQUIPMENT - AT COST:

Furniture and Equipment	65,834
Vehicles	32,855
Leasehold Improvements	<u>2,000</u>
	100,689
Less: Accumulated Depreciation	<u>32,142</u>
	<u>68,547</u>

OTHER ASSETS:

Organization Costs - Net of Amortization	<u>15,662</u>
	<u>\$1,330,674</u>

LIABILITIES AND STOCKHOLDERS' EQUITY

CURRENT LIABILITIES:

Current Maturities of Long-Term Debt	\$ 2,561
Accounts Payable	746,880
Corporate Income Taxes Payable:	
Current	16,122
Deferred	<u>209,846</u>
	<u>975,409</u>

LONG-TERM DEBT

Less: Current Maturities	11,288
	<u>2,561</u>
	<u>8,727</u>

STOCKHOLDERS' EQUITY:

Common Stock - Authorized and Issued	
1,000 Shares at \$1 Par Value	1,000
Additional Paid-In Capital	1,023
Retained Earnings	<u>344,515</u>
	<u>346,538</u>
	<u>\$1,330,674</u>

See Accountant's Compilation Report and Notes to Financial Statements

TEL-SAVE, INC.

bfc

STATEMENT OF INCOME

FOR THE YEAR ENDED MAY 31, 1991

REVENUES	\$3,557,922
COST OF REVENUES	<u>2,064,293</u>
GROSS PROFIT	1,493,629
OPERATING EXPENSES	<u>921,483</u>
OPERATING INCOME BEFORE OTHER INCOME AND DEDUCTIONS	<u>572,146</u>
OTHER INCOME (DEDUCTIONS):	
Interest Income	407
Dividend Income	405
Loss on Sale of Investments	(1,063)
Interest Expense	(<u>1,412</u>)
	(<u>1,663</u>)
INCOME BEFORE PROVISION FOR INCOME TAXES	<u>570,483</u>
INCOME TAXES:	
Current	16,122
Deferred	<u>209,846</u>
	<u>225,968</u>
NET INCOME	<u>\$ 344,515</u>

See Accountant's Compilation Report and Notes to Financial Statements

TEL-SAVE, INC.

bfc

STATEMENT OF RETAINED EARNINGS

FOR THE YEAR ENDED MAY 31, 1991

RETAINED EARNINGS - BEGINNING OF YEAR	\$ -
NET INCOME FOR THE YEAR	<u>344,515</u>
RETAINED EARNINGS - END OF YEAR	<u>\$ 344,515</u>

See Accountant's Compilation Report and Notes to Financial Statements

TEL-SAVE, INC.

bfc

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED MAY 31, 1991

CASH FLOW FROM OPERATING ACTIVITIES:	
Net Income	\$ 344,515
Adjustments to Reconcile Net Income to Net Cash Provided by Operating Activities:	
Depreciation and Amortization	33,972
(Increase) Decrease In:	
Accounts Receivable:	
Trade	(1,073,383)
Partitions	(152,301)
Shareholder	(1,000)
Increase (Decrease) In:	
Accounts Payable	746,880
Income Taxes Payable:	
Current	16,122
Deferred	<u>209,846</u>
NET CASH PROVIDED BY OPERATING ACTIVITIES	<u>124,651</u>
CASH FLOW FROM INVESTING ACTIVITIES:	
Purchase of Property and Equipment	(<u>86,608</u>)
NET CASH USED BY INVESTING ACTIVITIES	(<u>86,608</u>)
CASH FLOW FROM FINANCING ACTIVITIES:	
Debt Reduction	(<u>33,291</u>)
NET CASH USED BY FINANCING ACTIVITIES	(<u>33,291</u>)
NET INCREASE IN CASH	4,752
CASH AT BEGINNING OF YEAR	<u>15,029</u>
CASH AT END OF YEAR	<u>\$ 19,781</u>

See Accountant's Compilation Report and Notes to Financial Statements

TEL-SAVE, INC.

bfc

NOTES TO FINANCIAL STATEMENTS

MAY 31, 1991

1. SUMMARY OF ACCOUNTING POLICIES

The Company incorporated in Pennsylvania on May 17, 1989 and incurred start up costs during the first fiscal period ended May 31, 1990. The Company is in the telecommunications industry. Its primary source of revenue is managing an AT&T Software Defined Network (SDN) service for numerous companies. SDN is the AT&T premier long distance service offered to high volume users offering volume discounts on long distance calling. Tel-Save, Inc. manages this service for end users and "partitions" (brokers) who participate in this program.

A. Depreciation:

The property and equipment are stated at original cost to the Company. The property and equipment are being depreciated over lives established by the Modified Accelerated Cost Recovery System (MACRS) of three, five and seven years, which are shorter than their estimated useful lives that would have been used under generally accepted accounting principles. This variance caused by using MACRS is not considered to be material.

B. Organization Costs:

Expenses incurred in connection with the formation of the Corporation have been capitalized and are being amortized over a period of five years using the straight-line method.

C. Income Taxes:

On June 1, 1991 the shareholder of Tel-Save, Inc. consented to the Corporation's election to be treated as an "S" Corporation under Internal Revenue Code Section 1362(a) for its taxable year commencing June 1, 1991.

An "S" Corporation is not taxed on its income. The income or loss passes through to the shareholders; accordingly, there is no provision for income taxes.

D. Deferred Income Taxes:

Deferred income taxes have been provided for the difference of reporting depreciation for financial and tax purposes. (See Note 1A)

See Accountants' Compilation Report

TEL-SAVE, INC.

bfc

NOTES TO FINANCIAL STATEMENTS - CONTINUED

MAY 31, 1991

2. LONG-TERM DEBT:

The following is a summary of long-term debt:

Note payable to bank in monthly installments of \$309, including principal and interest at 11.25% per annum; final payment is due March 1995 (collateralized by automobile)

\$ 11,288

Less: current maturities

2,561

\$ 8,727

See Accountants' Compilation Report

TEL-SAVE, INC.

bfc

ANALYSIS OF REVENUES AND COST OF REVENUES

FOR THE YEAR ENDED MAY 31, 1991

REVENUES:

Fees:

Long-distance Service

\$3,457,922

Start Up Fees - Partitions

100,000

\$3,557,922

COST OF REVENUES:

AT&T Long Distance Costs

\$1,446,860

Billing and Collection Expense

176,997

Subcontractors

440,446

\$2,064,293

See Accountants' Compilation Report

TEL-SAVE, INC.

bfc

ANALYSIS OF OPERATING EXPENSES

FOR THE YEAR ENDED MAY 31, 1991

Advertising and Promotion	\$ 15,347
Automobile Expenses	3,026
Bad Debt Expense	100,212
Bank Charges	5,521
Computer Supplies	7,356
Consulting Expense	270,431
Depreciation and Amortization	33,972
Dues and Subscriptions	3,177
Insurance	4,459
Maintenance and Repairs	10,434
Management Fees	387,742
Office Supplies and Expense	6,405
Postage	3,598
Professional Fees	16,997
Rent	4,050
Taxes - Other	150
Telephone	21,359
Temporary Help	4,385
Travel and Entertainment	<u>22,862</u>
	<u>\$ 921,483</u>

See Accountants' Compilation Report

INTEREXCHANGE TELECOMMUNICATIONS TARIFF
OF FLORIDA
TEL-SAVE, INC.

This tariff is filed in accordance with the Florida Public Service Commission. All services contained in this tariff are competitive.

This tariff contains the descriptions, regulations, and rates applicable to the furnishing of service and facilities for interexchange telecommunications services provided by Tel-Save, Inc. within the State of Florida. This tariff is on file with the Public Service Commission. Copies may be inspected during normal business hours at the Company's principal place of business.

CHECK SHEET

Sheets 1 through 21, inclusive, of this tariff are effective as of the date shown at the bottom of the respective sheet(s). Original and revised sheets as named below comprise all changes from the original tariff and are currently in effect as of the date of the bottom of this page.

<u>SHEET</u>	<u>REVISION</u>
1	original
2	original
3	original
4	original
5	original
6	original
7	original
8	original
9	original
10	original
11	original
12	original
13	original
14	original
15	original
16	original
17	original
18	original
19	original
20	original
21	original
22	original

Issued: March 30, 1992

Effective: / /

Issued By: Dan Borislow, President
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SYMBOLS

The following symbols are used for the purposes indicated below:

- C - Changed Regulation.
- D - Delete or discontinue.
- I - Increase to a rate.
- M - Moved from another tariff location.
- N - New.
- R - Reduction to a rate.
- T - Change in text but no change in rate or regulation.

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 Florida Public Service Commission. For example, the 4th revised Sheet 14 cancels the 3rd revised Sheet 14. Because of various suspension periods, deferrals, etc. the Florida Public Service Commission follows in its tariff approval process, the most current sheet number on file with the Commission is not always the tariff in effect. Consult the Check Sheet for the sheet currently in effect.

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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 Florida Public Service Commission, 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 this page if these are the only changes made to it (i.e., the format, etc. remain 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 Florida Public Service Commission.

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SECTION 1 - TECHNICAL TERMS AND ABBREVIATIONS

Access Line - An arrangement which connects the customer's location to a Tel-Save, Inc. switching center or point of presence.

Account Codes - Optional, customer defined digits that allow the customer to identify the individual user, department, or client associated with a call.

Authorized User - A person, firm, corporation, or any other entity authorized by the Customer to communicate utilizing the Carrier's service.

Call - A completed connection established between a calling station and one or more called stations.

Customer - The person, firm, corporation, or other entity which orders, cancels, amends, or uses service and is responsible for payment of charges and compliance with the Company's tariff.

Company or Carrier - Tel-Save unless otherwise clearly indicated by the context.

Day - From 8:00 a.m. up to but not including 5:00 p.m. local time Monday through Friday.

Evening - From 5:00 p.m. up to but not including 11:00 p.m. local time Sunday through Friday.

FPSC - Florida Public Service Commission

Holidays - The Company observes the following holidays for specific products: New Years Day, Independence Day, Labor Day, Thanksgiving Day, and Christmas Day.

Tel-Save - Used throughout this tariff to mean Tel-Save, Inc. unless clearly indicated otherwise by the text.

LEC - Local Exchange Company.

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SECTION 1 - TECHNICAL TERMS AND ABBREVIATIONS, CON'T.

Night/Weekend - From 11:00 p.m. up to but not including 8:00 a.m. Sunday through Friday, and 8:00 a.m. Saturday up to but not including 5:00 p.m. Sunday.

Special Access Origination - Where originating access between the customer and the interexchange carrier is provided on dedicated circuits. The cost of these dedicated circuits is billed by the access provider directly to the end user.

Switched Access Origination - Where originating access between the customer and the interexchange carrier is provided on local exchange company Feature Group circuits and the connection to the customer is a LEC-provided business or residential access line. The cost of switched Feature Group access is billed to the interexchange carrier.

V & H Coordinates - Geographic points which define the originating and terminating points of a call in mathematical terms so that the airline mileage of the call may be determined. Call mileage is used for the purpose of rating calls.

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SECTION 2 - RULES AND REGULATIONS, CON'T.

2.2 Limitations, con't.

- 2.2.4 All facilities provided under this tariff are directly controlled by Tel-Save and the Customer may not transfer or assign the use of service or facilities without the express written consent of the Company. Such transfer or assignment shall only apply where there is no interruption of the use or location of the service or facilities.
- 2.2.5 Prior written permission from the Company is required before any assignment or transfer. All regulations and conditions contained in this tariff shall apply to all such permitted assignees or transferees, as well as all conditions of service.

2.3 Use

Services provided under this tariff may be used for any lawful purpose for which the service is technically suited.

2.4 Liabilities of the Company

- 2.4.1 Tel-Save's liability for damages arising out of mistakes, interruptions, omissions, delays, errors, or defects in transmission which occur in the course of furnishing service or facilities, in no event shall exceed an amount equivalent to the proportionate charge to the Customer for the period during which the faults in transmission occur.
- 2.4.2 The Company shall not be liable for 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, if caused by any person or entity other than the

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SECTION 2 - RULES AND REGULATIONS, CON'T.

2.4 Liabilities of Company, con't.

- 2.4.2 (continued)
Company, by any malfunction of any service or facility provided by any other carrier, by an act of God, fire, war, civil disturbance, or act of government, or by any other cause beyond the Company's direct control.
- 2.4.3 The Company shall not be liable for, and shall be fully indemnified and held harmless by Customer against any claim or loss, expense, or damage (including indirect, special or consequential damage) for defamation, libel, slander, invasion, infringement of copy-right or patent, unauthorized use of any trademark, tradename, 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 arising out of the material, data, information, or other content revealed to, transmitted, or used by the Company under this tariff; or for any act or omission of the Customer; or for any personal injury or death of any person caused directly or indirectly by the installation, maintenance, location, condition, operation, failure, presence, use or removal of equipment or wiring provided by the Company, if not directly caused by negligence of the Company.
- 2.4.4 No agent or employee of any other carrier shall be deemed to be an agent or employee of the Company.
- 2.4.5 The Company shall not be liable for any defacement of or damages to the premises of a Customer resulting from the furnishing of service which is not the direct result of the Company's negligence.

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SECTION 2 - RULES AND REGULATIONS, CON'T.

2.5 Deposits

The Company does not require a deposit from the Customer.

2.6 Advance Payments

For Customers whom the Company determines an advance payment is necessary, Tel-Save reserves the right to collect an amount not to exceed one (1) month's estimated charges as an advance payment for service. This will be applied against the next month's charges and a new advance payment may be collected for the next month.

2.7 Taxes

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

2.8 Terminal Equipment

The Company's facilities and service may be used with or terminated in Customer-provided terminal equipment or Customer-provided communications systems, such as a PBX, key system, or Pay Telephone. Such terminal equipment shall be furnished and maintained at the expense of the Customer, except as otherwise provided. The Customer is responsible for all costs at his or her premises, including personnel, wiring, electrical power, and the like, incurred in the use of the Company's service. When such terminal equipment is used, the equipment shall comply with the generally accepted minimum protective criteria standards of the telecommunications industry as endorsed by the Federal Communications Commission.

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SECTION 2 - RULES AND REGULATIONS, CON'T.

2.9 Installation

Service is installed upon mutual agreement between the Customer and the Company.

2.10 Payment for Service

The Customer is responsible for payment of all charges for services and equipment furnished to the Customer or to an Authorized User of the Customer by Tel-Save. All charges due by the Customer are payable to the Company or to the Company's authorized billing agent. Terms of payment shall be according to the rules and regulations of the billing agent and subject to the rules of regulatory agencies, such as the Florida Public Service Commission. Any objections to billed charges must be reported to the Company or its billing agent. Adjustments to Customer's bills shall be made to the extent that circumstances exist which reasonably indicate that such changes are appropriate.

2.11 Cancellation by Customer

Customer may cancel service by providing 30 days written noticed to the Company.

2.12 Interconnection

Service furnished by Tel-Save may be connected with the services or facilities of other carriers. Such service or facilities, if used, are provided under the terms, rates, and conditions of the other carrier. The Customer is responsible for all charges billed by other carriers for use in connection with Tel-Save's service. Any special interface equipment or facilities necessary to achieve compatibility between carriers is the responsibility of the Customer.

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SECTION 2 - RULES AND REGULATIONS, CON'T.

2.13 Refusal or Discontinuance by Company

Tel-Save may refuse or discontinue service under the following conditions provided that, unless otherwise stated, the Customer will be given 15 days notice to comply with any rule or remedy any deficiency:

(a) For non-compliance with or violation of any State, municipal, or Federal law, ordinance, or regulation pertaining to telephone service.

(b) For the use of telephone service for any other property or purpose other than that described in the application.

(c) For neglect or refusal to provide reasonable access to the Tel-Save or its agents for the purpose of inspection and maintenance of equipment owned by Tel-Save or its agents.

(d) For noncompliance with or violation of Commission regulations or Tel-Save's rules and regulations on file with the Commission, provided five (5) days' written notice is given before termination.

(e) For nonpayment of bills, provided that suspension or termination of service shall not be made without five (5) days written notice to the Customer, except in extreme cases.

(f) Without notice in the event of Customer or Authorized User use of equipment in such a manner as to adversely affect Tel-Save's equipment or service to others.

(g) Without notice in the event of tampering with the equipment or services owned by Tel-Save or its agents.

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SECTION 2 - RULES AND REGULATIONS, CON'T.

2.13 Refusal or Discontinuance by Company, (con't)

(h) Without notice in the event of unauthorized or fraudulent use of service. Whenever service is discontinued for fraudulent use of service, Tel-Save may, before restoring service, require the Customer to make, at his or her own expense, all changes in facilities or equipment necessary to eliminate illegal use and to pay an amount reasonably estimated as the loss in revenues resulting from such fraudulent use.

(i) Without notice by reason of any order or decision of a court or other government authority having jurisdiction which prohibits carrier from furnishing such services.

(j) For periods of inactivity over sixty (60) days.

2.14 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, or is not in wiring or equipment, if any, furnished by Customer and connected to Carrier's terminal. Interruptions caused by Customer-provided or Carrier-provided automatic dialing equipment are not deemed an interruption of service as defined herein since the customer has the option of using the long distance network via local exchange company access.

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SECTION 2 - RULES AND REGULATIONS, CON'T.

2.15 Inspection, Testing, and Adjustment

Upon reasonable notice, the facilities provided by the Carrier shall be made available to the Carrier for tests and adjustments as may be deemed necessary by the Carrier for maintenance. No interruption allowance will be granted for the time during which such tests and adjustments are made.

2.16 Tests, Pilots, Promotional Campaigns and Contests

The Carrier may conduct special tests or pilot programs and promotions at its discretion to demonstrate the ease of use, quality of service and to promote the sale of its services. The Carrier may also waive a portion of all processing fees or installation fees for winner of contests and other occasional promotional events sponsored or endorsed by the Carrier. From time to time the Company may waive all processing fees for a Customer.

These promotions will be approved by the Florida Public Service Commission with specific starting and ending dates with promotions running under no circumstances longer than 90 days in any 12 month period.

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SECTION 2 - RULES AND REGULATIONS, CON'T.

2.17 Cost of Collection and Repair

The Customer is responsible for any and all costs incurred in the collection of monies due the Carrier including legal and accounting expenses. Customer is also responsible for recovery costs of Carrier-provided equipment and any expenses required for repair or replacement of damaged equipment.

2.18 Late Fee

A late fee of 1.5% monthly will be charged on any past due balances beginning 30 days from the mailing date of the bill.

2.19 Return Check Charges

A fee of \$15.00, or five percent of the amount of the check, whichever is greater, will be charged for each check returned for insufficient funds.

2.20 Reconnection Charge

A reconnection fee of \$25.00 per occurrence is charged when service is re-established for customers who have been disconnected for non-payment.

2.21 Routing of 0- and 0+ Calls

All 0- and 0+ intraLATA calls will be routed to the local exchange company.

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SECTION 3 - DESCRIPTION OF SERVICE

3.1 Timing of Calls

- 3.1.1 Long distance usage charges are based on the actual usage of Tel-Save's network. Chargeable time begins when a connection is established between the calling station and the called station. Chargeable time ends when either party "hangs up" thereby releasing the network connection.
- 3.1.2 Minimum call duration is specified for each product in Section 4 of this tariff.
- 3.1.3 Unless otherwise specified in this tariff, after the initial minimum period usage is beyond the minimum call duration is measured and rounded to the next higher six second increment for billing purposes. The initial minimum period for each product is specified in Section 4 of this tariff.
- 3.1.4 There is no billing applied for incomplete calls.

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SECTION 3 - DESCRIPTION OF SERVICE, CON'T.

3.2 Calculation of Distance

Usage charges for all mileage sensitive products are based on the airline distance between the serving wire center locations associated with the originating and terminating points of the call.

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 of the Customer's switch and the destination point.

Step 2 - Obtain the difference between the "V" coordinates of each of the serving wire centers. 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 serving wire centers 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 SERVICE, CON'T.

3.3 Minimum Call Completion Rate

Customers can expect a call completion rate of not less than 90% during peak use periods for all Faecture Group D Equal Access 1+services. The call completion rate is calculated as the number of calls completed (including calls completed to a busy line or to a line which remains unanswered by the called party) devided by the number of calls attempted.

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SECTION 4 - RATES

4.1 General

Each Customer is charged individually for each call placed through the carrier. Charges are computed on an airline mileage basis as described in Section 3.4 of this tariff.

Rates vary by mileage band, time of day, call duration and by originating and terminating access type.

Customers are billed based on their use of Tel-Save's long distance service.

4.2 Contractual offerings

Tel-Save may negotiate with customers or prospective customers for the provision of any competitive telecommunications service and may offer or agree to provide such service on such terms and for such rates and charges as it deems reasonable, without regard to this tariff. Within ten (10) days of concluding such agreement, the Company shall file with the Florida Public Service Commission any contract or memorandum of understanding which will include the rates, charges, practices, rules, or regulations applicable to the service.

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SECTION 4 - RATES, CON'T.

4.3 Schedule A

Intrastate Long Distance Rate Table
Standard Switched Access

This rate table applies to customers that access Tel-Save via local exchange company provided switched access.

SCHEDULE A

DAYTIME RATES

<u>Rate Mileage</u>	<u>Initial 18 Seconds or Fraction</u>	<u>Each additional Seconds or Fraction</u>
ALL	.0732	.0224

EVENING RATES

<u>Rate Mileage</u>	<u>Initial 18 Seconds or Fraction</u>	<u>Each additional Seconds or Fraction</u>
ALL	.0588	.0196

NIGHT/WEEKEND RATES

<u>Rate Mileage</u>	<u>Initial 18 Seconds or Fraction</u>	<u>Each additional Seconds or Fraction</u>
ALL	.0588	.0196

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SECTION 4 - RATES, CON'T.

4.4 Schedule B

Intrastate Long Distance Rate Table Special Access

This rate table applies to customers that access Tel-Save via dedicated special access channels. Charges for the special access channel are determined by the special access provider.

SCHEDULE B

DAYTIME RATES

<u>Rate Mileage</u>	<u>Initial 18 Seconds or Fraction</u>	<u>Each additional Seconds or Fraction</u>
ALL	.0435	.0145

EVENING RATES

<u>Rate Mileage</u>	<u>Initial 18 Seconds or Fraction</u>	<u>Each additional Seconds or Fraction</u>
ALL	.0342	.0114

NIGHT/WEEKEND RATES

<u>Rate Mileage</u>	<u>Initial 18 Seconds or Fraction</u>	<u>Each additional Seconds or Fraction</u>
ALL	.0342	.0114

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Willow Grove, PA 19090

SECTION 4 - RATES, CON'T.

4.5 Time of Day Rate Periods

Day, evening and night/weekend rates apply for the following products based on the following chart:

	MON	TUES	WED	THU	FRI	SAT	SUN
8:00 AM TO 5:00 PM*	DAYTIME RATE PERIOD						
5:00 PM TO 11:00 PM*	EVENING RATE PERIOD						EVE
11:00 PM TO 8:00 AM*	NIGHT/WEEKEND RATE PERIOD						

* to, but not including

Calls are billed based on the rate in effect for the actual time period(s) during which the call occurs. Calls that cross rate period boundaries are billed the rates in effect in that boundary for each portion of the call.

Time of day periods associated with other products are described in the rate section of those products.

4.6 Other Charges

Optional Account Codes: \$0.00 per code per month
 Initial Installation Fee: \$0.00 per account code
 Directory Assistance: \$0.65 per call

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