

# TELECOM TARIFF CONSULTANTS, INC.

KOTT ENTERPRISES, INC.

408 South Andrews Avenue, Suite 201-B  
Ft. Lauderdale, Florida 33301

P.O. Box 14062  
Ft. Lauderdale, FL 33302

TEL: (954) 764-5093  FAX: (954) 764-0840

September 24, 1996

Florida Public Service Commission  
2540 Shumard Oak Blvd.  
Tallahassee, Florida 32399-0850  
Attn: Docketing Division  
Telecommunications

961182-TI

Re: Application of GAF Telecommunications, Inc.

Sir/Madam:

Please find enclosed one original and twelve copies of the application, exhibits as listed below and the tariff, on behalf of the above referenced applicant.

GAF Telecommunications, Inc. is a provider of resold debit card services within the State of Florida. As is evidenced by its Articles of Incorporation, GAF is a Florida based corporation in good standing.

The following exhibits are attached to this application as required by the FPSC rules and regulations:

1. Most recent Balance Sheet
2. Articles of Incorporation
3. Outline of Management Backgrounds

Any questions concerning this application may be directed to the undersigned regulatory consultant.

Your assistance in this cause is both acknowledged and appreciated.

Respectfully,

  
Cynthia D. Kott  
Regulatory Consultant

DOCUMENT NUMBER-DATE

10482 SEP 30 96

FPSC-RECORDS/REPORTING

Check received with filing and forwarded to Fiscal for deposit.  
Please to forward a copy of check  
to Fiscal with receipt of deposit.

 person who forwarded check

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:  
Georgia A. Fredericks Telecommunications Inc. d/b/a  
GAF Telecommunications

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

Same

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

2734 E. Oakland Park Blvd., Suite 108  
Ft. Lauderdale, Fl 33306

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

Same

6. Structure of organization;  Individual  
 Corporation  
 Foreign Corporation  
 Foreign Partnership  
 General Partnership  
 Limited Partnership  
 Other, \_\_\_\_\_

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.

9. If incorporated, please give:

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

See attached

- (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.

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

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

12. List the states in which the applicant:

- a) Has operated as an interexchange carrier.  
N/A
- b) Has applications pending to be certificated as an interexchange carrier.  
Applicant intends to file for CPCN in additional states as marketing dictates.
- c) Is certificated to operate as an interexchange carrier.  
N/A
- d) Has been denied authority to operate as an interexchange carrier and the circumstances involved.  
N/A
- e) Has had regulatory penalties imposed for violations of telecommunications statutes and the circumstances involved.  
N/A
- f) Has been involved in civil court proceedings with an interexchange carrier, local exchange company or other telecommunications entity, and the circumstances involved.  
N/A

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

- (a) The application: Cynthia D. Kott  
Telecom Tariff Consultants, Inc.  
PO Box 14062  
(954) 764-5094 Ft. Lauderdale, FL 33302
- (b) Official Point of Contact for the ongoing operations of the company:  
George A. Fredericks  
(954) 630-0111 2734 E. Oakland Park Blvd.  
Suite 108
- (c) Tariff: Ft. Lauderdale, FL 33306  
Cynthia D. Kott
- (d) Complaints/Inquiries from customers:  
George A. Fredericks

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.)

N/A

Travel Service  
 Method of access is 950  
 Method of access is 800

N/A

900 service

Operator Services  
 Available to presubscribed customers  
 Available to non presubscribed customers (for example to patrons of hotels, students in Universities, patients in hospitals  
 Available to inmates

N/A

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?

N/A

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

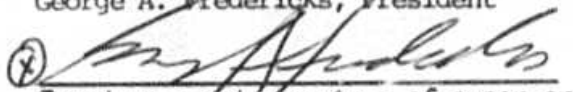
- Facilities.
- Operators.
- Billing and Collection.
- Sales.
- Maintenance.
- Other: \_\_\_\_\_

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.).  
Sales Agents are paid a stand industry commission on services sold.
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.
  - Hotel & motel guests.
  - Universities.
  - University dormitory residents.
  - Other: (specify)\_\_\_\_\_.
20. Provide the name and address of the firm who will bill for your service.  
Underlying carrier has LEC agreements in place.
21. Will the name of your company appear on the bill for your services, and if not, why?  
No, underlying carrier appears.
22. Who will the billed party contact to ask questions about the bill (provide name and phone number) and how is this information provided?  
Customer service department of underlying carrier.
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).  
See Attached

\*\*APPLICANT ACKNOWLEDGEMENT STATEMENT\*\*

1. REGULATORY ASSESSMENT FEE: I understand that all telephone companies must pay a regulatory assessment fee in the amount of .15 of one percent of its gross operating revenue derived from intrastate business. Regardless of the gross operating revenue of a company, a minimum annual assessment fee of \$50 is required.
2. GROSS RECEIPTS TAX: I understand that all telephone companies must pay a gross receipts tax of one 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. 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.

George A. Fredericks, President

  
Typed name and signature of owner or chief officer.

President

Title

July 5, 1996

Date

ATTACHMENTS:

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

FORM PSC/CMU 31 (10/90)



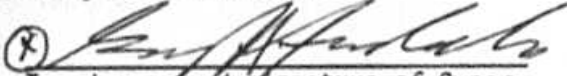
**\*\*APPENDIX B\*\***

CUSTOMER DEPOSITS AND ADVANCE PAYMENTS

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

- () The applicant will not collect deposits nor will it collect payments for service more than one month in advance.
- ( ) The applicant will file with the Commission and maintain a surety bond in an amount equal to the current balance of deposits and advance payments in excess of one month. (Bond must accompany application.)

George A. Fredericks

()   
Typed name and signature of Owner  
or Chief officer

President

\_\_\_\_\_  
Title

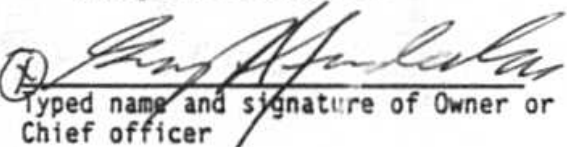
July 5, 1996

\_\_\_\_\_  
Date



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).
6. CURRENT FLORIDA INTRASTATE SERVICES: Applicant has ( ) or has not ( ) previously provided intrastate telecommunications in Florida. If the answer is has, fully describe the following:
- a) What services have been provided and when did these services begin?
- b) If the services are not currently offered, when where they discontinued?

George A. Fredericks

  
① Typed name and signature of Owner or Chief officer

President

Title

July 5, 1996

Date

\*\* APPENDIX D \*\*

FLORIDA TELEPHONE EXCHANGES

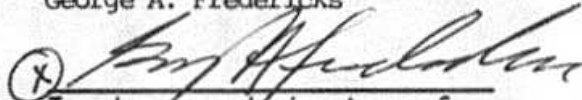
AND

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).

George A. Fredericks



Typed name and signature of  
Owner/Chief Officer

President \_\_\_\_\_

Title

July 5, 1996 \_\_\_\_\_

Date

FLORIDA TELEPHONE EXCHANGES

PERSON COMPLETING FORM	Cynthia D. Kott		SIGNATURE	Cynthia D. Kott		DATE	July 6, 1996	
Alachua.....	Cherry Lake.....	Ft. Meade.....	Jacksonville.....	Melbourne.....	Palma City.....	Spring Lake.....		
Alford.....	Chiefland.....	Ft. Myers.....	Jacksonville Bch.....	Melrose.....	Palma City Beach.....	Starke.....		
Alligator Point...	Chipley.....	Ft. Myers Beach...	Jasper.....	Miami.....	Paxton.....	Stuart.....		
Altha.....	Citra.....	Ft. Pierce.....	Jay.....	Micanopy.....	Pensacola.....	Sugarloaf Key.....		
Apalachicola.....	Clearwater.....	Ft. Walton Beach...	Jennings.....	Middleburg.....	Perrine.....	Sunny Hills.....		
Apopka.....	Clermont.....	Ft. White.....	Jensen Beach.....	Milton.....	Perry.....	Tallahassee.....		
Arcadia.....	Clewiston.....	Freeport.....	Jurlington.....	Molino.....	Pierson.....	Tempe.....		
Archer.....	Cocoa.....	Frostproof.....	Jupiter.....	Monticello.....	Pine Island.....	Terpon Springs....		
Astor.....	Cocoa Beach.....	Gainesville.....	Kenton Beach.....	Montverde.....	Plant City.....	Tavares.....		
Avon Park.....	Coral Springs.....	Geneva.....	Kenansville.....	Moore Haven.....	Polk City.....	The Beaches.....		
Baker.....	Cattondale.....	Glendale.....	Key Largo.....	Mount Dora.....	Polma Park.....	Titusville.....		
Baldwin.....	Crawfordville.....	Graceville.....	Key West.....	Mulberry.....	Pompano Beach.....	Trenton.....		
Bartow.....	Crescent City.....	Grand Ridge.....	Keystone Heights..	Munson.....	Ponce De Leon.....	Trilacoochee.....		
Belle Glade.....	Crestview.....	Green Cove Spa.....	Kingsley Lake.....	Nyack.....	Ponte Vedra Beach..	Tyndall AFB.....		
Bellevue.....	Cross City.....	Greensboro.....	Kissimmee.....	Maples.....	Port Charlotte.....	Umatilla.....		
Beverly Hills.....	Crystal River.....	Greenville.....	La Belle.....	New Port Richey...	Port St Joe.....	Valparaiso.....		
Big Pine.....	Dade City.....	Greenwood.....	Lady Lake.....	New Smyrna Beach..	Port St Lucie.....	Venice.....		
Blountstown.....	Daytona Beach.....	Gretna.....	Lake Buena Vista..	Nuberry.....	Punta Gorda.....	Vernon.....		
Boca Grande.....	DeBary.....	Groveland.....	Lake Butler.....	North Cape Coral..	Quincy.....	Vero Beach.....		
Boca Raton.....	Bearfield Beach...	Gulf Breeze.....	Lake City.....	North Dade.....	Ralford.....	Waldo.....		
Bonifay.....	Defuniak Springs..	Haines City.....	Lake Placid.....	North Fort Myers..	Seedy Creek.....	Walnut Hill.....		
Bonita Springs....	Deland.....	Hastings.....	Lake Wales.....	North Key Largo...	Reynolds Hill.....	Wauchula.....		
Bowling Green....	DeLeon Springs...	Havana.....	Lakeland.....	North Maples.....	St. Augustine.....	Weekiwahee Spa...		
Boynton Beach....	Delray Beach.....	Hawthorne.....	Laurel Hill.....	North Port.....	St. Cloud.....	Welaka.....		
Bradenton.....	Destin.....	High Springs.....	Lautey.....	Oak Hill.....	St. Marks.....	Wellborn.....		
Branford.....	Douling Park.....	Hilliard.....	Lee.....	Ocala.....	St. Petersburg.....	West Kissimmee...		
Bristol.....	Dunnellon.....	Hobe Sound.....	Leesburg.....	Okeechobee.....	Salt Springs.....	West Palm Beach..		
Bronson.....	East Orange.....	Holley N. Varre...	Lehigh Acres.....	Oklawaha.....	San Antonio.....	Westville.....		
Brooker.....	Eastpoint.....	Hollywood.....	Live Oak.....	Old Town.....	Sanderson.....	Newahitchka.....		
Brooksville.....	Eau Gallie.....	Homestead.....	Lynn Haven.....	Orange City.....	Sanford.....	White Springs.....		
Burwel.....	Englewood.....	Homosassa Springs..	Luraville.....	Orange Park.....	Sanibel-Captiva...	Wildwood.....		
Bushnell.....	Eustis.....	Hosford.....	MacClenny.....	Orange Springs...	Santa Rosa Beach..	Williston.....		
Callahan.....	Everglades.....	Hovey.....	Madison.....	Orlando.....	Sarasota.....	Windermere.....		
Cantonment.....	Fernandina Beach..	Hudson.....	Malone.....	Oviedo.....	Seagrave Beach....	Winter Garden....		
Cape Coral.....	Flagler Beach.....	Immokalee.....	Marathon.....	Pace.....	Sebastian.....	Winter Haven.....		
Cape Haze.....	Florham.....	Indian Lake.....	Marco Island.....	Pahokee.....	Sebring.....	Winter Park.....		
Carrabelle.....	Fis Boys Ranch....	Indiantown.....	Marianna.....	Palatka.....	Shalmer.....	Yankeetown.....		
Cedar Keys.....	Forest.....	Interlachen.....	Maxville.....	Palm Coast.....	Silver Sp. Shores..	Youngstown-Fount..		
Century.....	Ft. George.....	Inverness.....	Mayo.....	Palmetto.....	Sneads.....	Yulee.....		
Chattahoochee....	Ft. Lauderdale....	Islamorada.....	McIntosh.....	Panacea.....	Sopchoppy.....	Zephyrhills.....		
						Zolfo Springs.....		

**\*\* 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, Tyndall AFB and Youngstown-Fountain.
TALLAHASSEE:		Crawfordville, Havana, Monticello, Panacea, Sopchoppy and St. Marks.
JACKSONVILLE:		Baldwin, Ft. George, Jacksonville Beach, Callahan, Maxville, Middleburg Orange Park, Ponte Vedra and Julington.
GAINESVILLE:		Alachua, Archer, Brooker, Hawthorne High Springs, Melrose, Micanopy, Newberry and Waldo.
OCALA:		Belleview, Citra, Dunnellon, Forest Lady Lake (B21), McIntosh, Oklawaha, Orange Springs, Salt Springs and Silver Springs Shores.
DAYTONA BEACH:		New Smyrna Beach.
TAMPA:		Central     None East     Plant City North     Zephyrhills South     Palmetto 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.

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

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

**\*\* APPENDIX E \*\***

**\*\* GLOSSARY \*\***

**ACCESS CODE.** The term denotes a uniform four or seven digit code assigned to an individual IXC. The five digit code has the form 10XXX and the seven digit code has the form 950-10XX.

**BYPASS.** Transmission facilities that go direct from the local exchange end user to an IXC point of presence, thus bypassing the local exchange company.

**CARRIERS CARRIER.** An IXC that provides telecommunications service, mainly bulk transmission service, to other IXC only.

**CENTRAL OFFICE.** A local operating unit by means of which connections are established between subscribers' lines and trunk or toll lines to other central offices within the same exchange or other exchanges. Each three (3) digit central office code (NXX) used shall be considered a separate central office unit.

**CENTRAL OFFICE CODE.** The term denotes the first three digits (NXX) of the seven (7) digit telephone number assigned to a customer's telephone exchange service.

**COMMISSION.** The Florida Public Service Commission.

**COMPANY, TELEPHONE COMPANY, UTILITY.** These terms may be used interchangeably herein and shall mean any person, firm, partnership or corporation engaged in the business of furnishing communication service to the public under the jurisdiction of the Commission.

**DEDICATED FACILITY.** The term denotes a transmission circuit which is permanently for the exclusive use of a customer or a pair of customers.

**END USER.** The term denotes any individual, partnership, association, corporation, governmental agency or any other entity which (A) obtains a common line, uses a pay telephone or obtains interstate service arrangements in the operating territory of the company or (B) subscribes to interstate services provided by an IXC or uses the services of the IXC when the IXC provides interstate service for its own use.

**EQUAL ACCESS EXCHANGE AREAS.** EAEA means a geographic area, configured based on 1987 planned toll center/access tandem areas, in which local exchange companies are responsible for providing equal access to both carriers and customers of carriers in the most economically efficient manner.

**EXCHANGE.** The entire telephone plant and facilities used in providing telephone service to subscribers located in an exchange area. An exchange may include more than one central office unit.



EXCHANGE (SERVICE) AREA. The territory, including the base rate suburban and rural areas served by an exchange, within which local telephone service is furnished at the exchange rates applicable within that area.

EXTENDED AREA SERVICE. A type of telephone service furnished under tariff provision whereby subscribers of a given exchange or area may complete calls to, and receive messages from, one or more other contiguous exchanges without toll charges, or complete calls to one or more other exchanges without toll message charges.

FACILITIES BASED. An IXC that has its own transmission and/or switching equipment or other elements of equipment and does not rely on others to provide this service.

FOREIGN EXCHANGE SERVICES. A classification of exchange service furnished under tariff provisions whereby a subscriber may be provided telephone service from an exchange other than the one from which he would normally be served.

FEATURE GROUPS. General categories of unbundled tariffs to stipulate related services.

- Feature Group A: Line side connections presently serving specialized common carriers.
- Feature Group B: Trunk side connections without equal digit or code dialing.
- Feature Group C: Trunk side connections presently serving AT&T-C.
- Feature Group D: Equal trunk access with subscription.

INTEREXCHANGE COMPANY. means any telephone company, as defined in Section 364.32(4), F.S., which provides telecommunication service between exchange areas as those areas are described in the approved tariffs of individual local exchange companies.

INTER-OFFICE CALL. A telephone call originating in one central office unit or entity but terminating in another central office unit or entity both of which are in the same designated exchange area.

INTRA-OFFICE CALL. A telephone call originating and terminating within the same central office unit or entity.

INTRASTATE COMMUNICATIONS. The term denotes any communications in Florida subject to oversight by the Florida Public Service Commission as provided by the laws of the State.

INTRA-STATE TOLL MESSAGE. Those toll messages which originate and terminate within the same state.

LOCAL ACCESS AND TRANSPORT AREA. LATA means the geographic area established for the administration of communications service. It encompasses designated exchanges, which are grouped to serve common social, economic and other purposes.

LOCAL EXCHANGE COMPANY. (LEC) means any telephone company, as defined in Section 364.02(4), F.S., which, in addition to any other telephonic communication service, provides telecommunication service within exchange areas as those areas are described in the approved tariffs of the telephone company.

OPTIONAL CALLING PLAN. An optional service furnished under tariff provisions which recognizes a need of some subscribers for extended area calling without imposing the cost on the entire body of subscribers.

900 SERVICE. A service similar to 800 service, except this service is charged back to the customer based on first minute plus additional minute usage.

PIN NUMBER. A group of numbers used by a company to identify their customers.

PAY TELEPHONE SERVICE COMPANY. Means any telephone company, other than a Local Exchange Company, which provides pay telephone service as defined in Section 364.335(4), F.S.

POINT OF PRESENCE (POP). Bell-coined term which designates the actual (physical) location of an IXC's facility. Replaces some applications of the term "demarcation point."

PRIMARY SERVICE. Individual line service or party line service.

RESELLER. An IXC that does not have certain facilities but purchases telecommunications service from an IXC and then resells that service to others.

STATION. A telephone instrument consisting of a transmitter, receiver, and associated apparatus so connected as to permit sending and/or receiving telephone messages.

SUBSCRIBER, CUSTOMER. These terms may be used interchangeably herein and shall mean any person, firm, partnership, corporation, municipality, cooperative organization, or governmental agency supplied with communication service by a telephone company.

SUBSCRIBER LINE. The circuit or channel used to connect the subscriber station with the central office equipment.

SWITCHING CENTER. Location at which telephone traffic, either local or toll, is switched or connected from one circuit or line to another. A local switching center may be comprised of several central office units.

TRUNK. A communication channel between central office units or entities, or private branch exchanges.

GEO.A.FREDERICKS TELECOMMUNICATIONS, INC  
BALANCE SHEET  
June 30, 1996

ASSETS

CURRENT ASSETS		
CASH IN BANK	\$	41,980.59
LOAN RECEIVABLE - OFFICER		<u>500.00</u>
TOTAL CURRENT ASSETS	\$	42,480.59
FIXED ASSETS		
FURNITURE & FIXTURES		3,000.00
ACCUMULATED DEPRECIATION F&F		(3,000.00)
MACHINERY & EQUIPMENT		7,690.79
ACCUMULATED DEPRECIATION M&E		<u>(7,500.00)</u>
TOTAL FIXED ASSETS		190.79
OTHER ASSETS		
DEPOSITS		<u>5,000.00</u>
TOTAL OTHER ASSETS		<u>5,000.00</u>
TOTAL ASSETS	\$	<u>47,671.38</u>

"REFER TO ACCOUNTANT'S COMPILATION REPORT"

GEO.A.FREDERICKS TELECOMMUNICATIONS, INC  
BALANCE SHEET  
June 30, 1996

LIABILITIES AND EQUITY

CURRENT LIABILITIES		
WITHHOLDING TAX PAYABLE	\$	53.03
FICA TAX PAYABLE		<u>68.16</u>
TOTAL CURRENT LIABILITIES	\$	121.19
LONG TERM LIABILITIES		
LOAN PAYABLE - OFFICER		17,545.03
LOAN PAYABLE - ANNE SOLONICK		(3,474.50)
LOAN PAYABLE - JOHN FREDERICKS		<u>(1,200.00)</u>
TOTAL LONG TERM LIABILITIES		12,870.53
EQUITY		
DRAW - GEORGE FREDERICKS		(5,980.00)
DRAW - KATHLEEN FREDERICKS		(7,500.00)
CAPITAL STOCK		(7,964.00)
ACCUMULATED ADJUSTMENTS		1,258.66
CURRENT INCOME (LOSS)		<u>54,865.00</u>
TOTAL EQUITY		<u>34,679.66</u>
TOTAL LIABILITIES & EQUITY	\$	<u>47,671.38</u>

"REFER TO ACCOUNTANT'S COMPILATION REPORT"

# State of Florida



## Department of State

I certify the attached is a true and correct copy of the Articles of Incorporation of GEORGE A. FREDERICKS TELECOMMUNICATIONS, INC., a Florida corporation, filed on July 11, 1994, as shown by the records of this office.

I further certify the document was electronically received under FAX audit number H94000006320. This certificate is issued in accordance with section 15.16, Florida Statutes, and authenticated by the code noted below.

The document number of this corporation is P94000050944.

Given under my hand and the  
Great Seal of the State of Florida,  
at Tallahassee, the Capital, this the  
Eleventh day of July, 1994

Authentication Code: 894A00031982-071194-P94000050944-1/1



*Jim Smith*

Jim Smith  
Secretary of State

ARTICLES OF INCORPORATION

OF

GEORGE A. FREDERICKS TELECOMMUNICATIONS, INC.

The undersigned subscriber to these Articles of Incorporation, a natural person competent to contract, hereby forms a corporation under the laws of the State of Florida.

ARTICLE I: NAME

The name of the corporation shall be GEORGE A. FREDERICKS TELECOMMUNICATIONS, INC.

ARTICLE II: PRINCIPAL OFFICE

The principal place of business of the corporation shall be 1233 Middle River Drive, Ft. Lauderdale, Florida 33304.

ARTICLE III: NATURE OF BUSINESS

This corporation may engage or transact in any lawful activity or business permitted under the laws of the United States, the State of Florida, or any other state, country, territory or nation.

ARTICLE IV: CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 500 shares of common stock having One (\$1.00) Dollar par value per share.

Michael B. Manes, Esq.  
Florida Bar No. 372684  
(305) 523-1822

ARTICLE V: REGISTERED OFFICE AND AGENT

The street address of the initial registered office of the corporation shall be 644 S.E. 5th Avenue, Ft. Lauderdale, Florida 33301-3104; and the name of the initial registered agent of the corporation at that address is Attorney Michael B. Manes.

ARTICLE VI: TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VII: PRE-EMPTIVE RIGHTS

Every shareholder upon sale for cash of any new stock of this corporation of the same kind, class or series as that which he already holds, shall have the right to purchase his pro rata share thereof at the price at which it is offered to others.

ARTICLE VIII: OFFICERS AND DIRECTORS

This corporation shall have three (3) officer(s) and director(s), initially. The name and street address of the initial officer and director who shall hold office for the first year of the corporation, or until his successors are elected or appointed are:

GEORGE A. FREDERICKS, PRESIDENT  
1233 Middle River Drive  
Ft. Lauderdale, Florida 33304

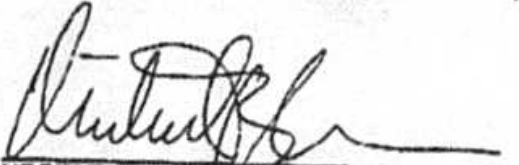
KATHLEEN FREDERICKS, VICE PRESIDENT  
846 Jefferson Ave. # 7  
Miami Beach, Florida 33139

JOHN FREDERICKS, SECRETARY TREASURER  
38A Stone Trail  
No. Providence, RI 02904

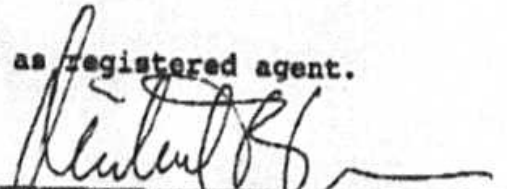
ARTICLE IX: SUBSCRIBER

The name and street address of the subscriber to these Articles of Incorporation is Michael B. Manes, 644 S.E. 5th Avenue, Ft. Lauderdale, Florida 33301-3104.

IN WITNESS WHEREOF, the undersigned has hereunto set his hand for the uses and purposes herein stated this 30<sup>th</sup> day of June, 1994.

  
MICHAEL B. MANES

I hereby accept my appointment as registered agent.

  
REGISTERED AGENT



# *GAF Telecommunications, Inc.*

## *Management Background Information*

### **George A. Fredericks, President:**

Mr. Fredericks has more than twenty years experience in corporate management. For the past three years he has been President and CEO of GAF Telecommunications, Inc. Mr. Fredericks is responsible for the daily management of GAF including but not limited to the management of sales staff, carrier negotiations, billing and all standard in house corporate management duties. Mr. Fredericks has been involved in the telecommunications industry in several capacities for the past nine years.

### **Larry Berfond, Vice President:**

Mr. Berfond is a marketing specialist. Over the past twenty years Mr. Berfond is responsible for building in excess of seven successful enterprises throughout the state of Florida. He has been President of Phone Card Management of America, Inc. for the past two years. PhoneCard is the national leader of collectible phone card imaging. Mr. Berfond directly oversees all sales and marketing efforts for GAF and is also responsible for the customer service department. Mr. Berfond has been involved in one or more aspects of telecommunications over the past ten years.

### **John P. Fredericks, Secretary/Treasurer:**

Mr. Fredericks is the former Chairman of the Board of a major national trucking company. Mr. Fredericks, while not active in the day to day management of GAF is in fact a key planner in the all decisions concerning both short and long term financial planning and is responsible for maintaining the corporate status for GAF with all state and federal agencies.

TITLE SHEET

FLORIDA TELECOMMUNICATIONS TARIFF

This tariff applies to the intrastate resale telecommunication services furnished by George A. Fredericks Telecommunications, Inc. between one or more points in the State of Florida. This tariff is on file with the Public Service Commission of Florida and copies may be inspected, during normal business hours, at the Company's principal place of business, 2734 East Oakland Park Blvd., Suite 108, Fort Lauderdale, Florida 33306.

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ISSUED: September 25, 1996

EFFECTIVE DATE: \_\_\_\_\_

ISSUED BY:

George A. Fredericks, President  
GEORGE A. FREDERICKS TELECOMMUNICATIONS, INC.  
2734 East Oakland Park Blvd., Suite 108  
Fort Lauderdale, Florida 33306 33306  
(954) 630-0111

CHECK SHEET

All sheets 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 on 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

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CONCURRING, CONNECTING OR OTHER PARTICIPATING CARRIERS.

MCI Telecommunications Corporation  
("MCI")

EXPLANATION OF SYMBOLS, REFERENCE MARKS, AND ABBREVIATIONS OF TECHNICAL TERMS

The following symbols shall be used in this tariff for the purpose indicated below:

- ( D ) - to signify discontinued rate or regulation.
- ( I ) - to signify increase.
- ( M ) - to signify material transferred from.
- ( N ) - to signify new rate or regulation.
- ( R ) - to signify reduction.
- ( T ) - to signify a changed in text but no change in rate or regulation.

Glossary of Acronyms:

FLPSC	Florida State Public Service Commission.
GAF	Used throughout this tariff to mean George A. Fredericks Telecommunications, Inc.
IXC	Interexchange carrier.
LEC	Local exchange company.

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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 FLPSC. For example, the 4th revised Sheet 14 cancels the 3rd revised Sheet 14. Because of various suspension periods, deferrals, etc. the FLPSC follows in its tariff approval process, the most current sheet number on file with the Commission is not always the tariff page in effect. Consult the Check Sheet for the 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).l
- 2.1.1.A.1.(a).l.(i)
- 2.1.1.A.1.(a).l.(i).(1)

- D. **Check Sheets** - When a tariff filing is made with the FLPSC, 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 FLPSC.

ISSUED: September 25, 1996

EFFECTIVE DATE: \_\_\_\_\_

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SECTION I - TECHNICAL TERMS AND ABBREVIATIONS

**Access Line -**

An arrangement which connects the Customer's location to a GAF switching center.

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**Authorized User -**

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

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**Commission -**

The Florida Public Service Commission.

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**Company or Carrier -**

George A. Fredericks Telecommunications, Inc. unless otherwise clearly indicated by the context.

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**Customer -**

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

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**User -**

The calling party utilizing the services of GAF and responsible for the payment of charges, unless that responsibility has been accepted by others, such as in the case of collect, third party and room charge calls.

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ISSUED: September 25, 1996

EFFECTIVE DATE: \_\_\_\_\_

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(954) 630-0111

SECTION II - RULES AND REGULATIONS

2.1 Undertaking of GAF

- 2.1.1 GAF's services and facilities are furnished for communications originating at specified points within the state of Florida under terms of this tariff. Service is provided twenty-four hours a day, seven days a week.
- 2.1.2 GAF is a resale common carrier. GAF's services provide intrastate long distance message telephone service to Customers for their direct transmission and reception of voice, data, and other types of communications. GAF may act as the Customer's agent for ordering access connection facilities provided by other carriers or entities (such as the local exchange carrier), when authorized by the Customer, to allow connection of a Customer's location to the GAF network. The Customer shall be responsible for all charges due for such service arrangement. The Carrier agrees to dutifully abide by all Rules and Regulations as set forth by the FLPSC.
- 2.1.3 The Customer's charges for services are based upon the total time the Customer actually uses the service. For billing purposes, calls are rounded up to the next full billing increment, one minute. Minimum call duration time is one minute.
- 2.1.4 The rates and regulations contained in this tariff apply only to the services furnished by GAF and do not apply, unless otherwise specified, to the lines, facilities, or services provided by a local exchange telephone company or other common carrier for use in accessing the services of GAF.

2.2 Termination of Service and Request for Refund by Customer

- 2.2.1 Customer may cancel service by providing notice thereof, in either writing or person directly to GAF or its duly authorized representatives, and be eligible for a refund of all moneys paid less any and all tariffed charges. The Company will forward all refunds to the Customer promptly. All such refunds will be posted and marked accordingly within a thirty (30) day period from proper request made for same.

2.3 Customer's Liability in the Event of Denial or Disconnection of Service

- 2.3.1 In the event Customer's service is denied or disconnected by the Carrier for any of the reasons stated in Section 2.7. Customer shall be liable for all unpaid charges due and owing to Carrier.

ISSUED: September 25, 1996

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SECTION II - RULES AND REGULATIONS, (CONT'D)

2.4 Limitations

- 2.4.1 Service is offered subject to the availability of the necessary facilities and equipment, or both facilities and equipment, and subject to the provisions of this tariff.
- 2.4.2 GAF reserves the right to discontinue or limit service when necessitated, per Florida Commission Rules and with twenty-four hours notice where reasonably possible, by conditions beyond its control, or when the Customer is using service in violation of provisions of this tariff, or in violation of the law.
- 2.4.3 All facilities and services provided under this tariff are directly or indirectly controlled by GAF and the Customer may transfer or assign the use of service or facilities without the express written consent of the Company. Such transfer or assignment shall only apply in such cases where the continued proper use of the service or facilities is consistent with the intent of this tariff and all applicable rules and regulations as set forth by the FLPSC.
- 2.4.4 All regulations and conditions contained in this tariff shall apply to all such permitted assignees or transferees, as well as all conditions of service.

2.5 Use

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

2.6 Liability of Carrier

- 2.6.1 Liability of the Carrier for damages arising out of mistakes, omissions, interruptions, delays or errors or defects in the transmission occurring in the course of furnishing service, channels or other facilities and not caused by the negligence of the Customers, commences upon activation of service and in no event exceeds an amount equivalent to the proportionate charge to the Customer for the period of service during which such mistakes, omissions, interruptions, delays or errors or defects in the transmission occur, or as otherwise determined in a court of law. For the purposes of computing such amount a month is considered to have thirty (30) days.

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SECTION II - RULES AND REGULATIONS, (CONT'D)

2.6 Liability of Carrier, (Cont'd)

- 2.6.2 In no event will Carrier be responsible for consequential damages or lost profits suffered by Customer on account of interrupted or unsatisfactory service unless Carrier is found to have been grossly negligent.
- 2.6.3 The Carrier is not liable for any act or omission of any other company or companies furnishing a portion of the service. No agents or employees of other carriers shall be deemed to be agents or employees of the Carrier.
- 2.6.4 The Carrier shall not be liable for and the Customer indemnifies and holds the Carrier harmless from any and all loss, claims, demands, suits, or other action, or any liability whatsoever, whether suffered, made, instituted or asserted by the Customer or by any other party or persons, for any personal injury to, or death of, any person, or persons, and for any loss, damage, defacement or destruction of the premises of the Customer or any other property whether owned by the Customer or others, caused or claimed to have been caused directly or indirectly by the installation, operation, failure to operate, maintenance, removal, Act of God, fire, war, civil disturbance, or act of government which is not the direct result of the Carrier's control or negligence.

2.7 Responsibilities of the Customer

- 2.7.1 The Customer is responsible for compliance with the applicable regulations set forth in this tariff.
- 2.7.2 The customer will assume responsibility for all usage of all paid services.
- 2.7.3 The Customer is responsible for complying with tariff regulations; and for assuring that users comply with tariff regulations. The Customer shall ensure compliance with any applicable laws, regulations, orders or other requirements (as they exist from time to time) of any governmental entity relating to services provided or made available by the Customer to end users.

2.8 Method of Computing Charges

- 2.8.1 Charges for each call are totaled by rate period, and charges for all calls during the continuous proper use of service are totaled as used in real time and deducted from any amount remaining. If the computed charges include a fraction of a cent, the fraction is rounded up to the next whole cent (e.g. \$2.425 would be rounded up to \$2.43).

2.9 Taxes

- 2.9.1 All state and local taxes (i.e., gross receipts tax, sales tax, municipal utilities tax) are included in the quoted rates.

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SECTION II - RULES AND REGULATIONS, (CONT'D)

2.10 Restoration of Service

2.10.1 The use and restoration of service shall be in accordance with the priority system specified in part 64 Subpart D of The Rules and Regulations of the Federal Communications Commission.

2.11 Discontinuance of Service

2.11.1 Without incurring liability GAF may discontinue services to a Customer or may withhold the provision of paid contracted services, under any of the following conditions:

2.11.1.A For violation of any of the provisions of this tariff.

2.11.2.B For the use of foul or profane expressions, the impersonation of another with fraudulent intent, or of any other violation of the Communications Act of 1934, as amended, or of the rules and regulations of the Federal Communications Commission.

2.11.1.F For violation of any law, rule, regulation or policy of any governing authority having jurisdiction over GAF's services, or

2.11.1.G By reason of any order or decision of a court, business service commission or federal regulatory body or other governing authority prohibiting GAF from furnishing its services.

2.11.1.H For the use of telephone service for any other property or purpose than that described in the contract.

2.11.2 GAF may discontinue service without notice for any of the following reasons:

2.11.2.A If a Customer or Customer causes or permits any signals or voltages to be transmitted over GAF's network in such a manner as to cause a hazard or to interfere with GAF's service to others.

2.11.2.B If a Customer or user uses GAF's services in a manner to violate the law.

2.12 Interruption of Service

2.12.1 Without incurring liability, GAF may interrupt the provision of services at any time in order to perform tests and inspections to assure compliance with tariff regulations and the proper installation and operation of Customer and GAF equipment and facilities and may continue such interruption until any items of non-compliance or improper equipment operation so identified are rectified.

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## SECTION II - RULES AND REGULATIONS, (CONT'D)

2.12 Interruption of Service, (Cont'd)

- 2.12.2 Service may be discontinued by GAF without notice to the Customer, by blocking traffic to certain countries, cities, or NXX exchanges, or by blocking calls using certain customer authorization codes, when GAF deems it necessary to take such action to prevent unlawful use of its service. GAF will restore service as soon as it can be provided the customer affected and assign a new authorization code to replace the one that has been deactivated.
- 2.12.3 Credit allowances for interruptions of service which are not due to the Carrier's testing or adjusting, to the negligence of the Customer, or the failure of channels, equipment or communication systems provided by the Customer, are subject to the general liability provisions set forth in Section 2.6 herein. It shall be the obligation of the Customer to notify Carrier immediately of any interruption of 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.

2.13 Right to Backbill for Improper Use of Carrier's Services

- 2.13.1 Any person or entity which uses, appropriates or secures the use of services from Carrier, whether directly or indirectly, in any unlawful manner or through the providing of any misleading or false information to Carrier and which use, appropriation, or securing of services is inconsistent with the stated uses, intents, and purposes of this tariff or any restrictions, conditions, and limitations stated herein, shall be liable for an amount equal to the accrued and unpaid charges that would have been applicable to the use of Carrier's services actually made by Customer. In addition, Carrier shall be entitled to recover an amount equal to a late payment fee, as described in Section IV, 4.1.4.

2.14 Returned Checks

- 2.14.1 If Company receives a check from a Customer in payment for service rendered or for any other reason of indebtedness and which is returned from the bank due to insufficient or uncollected funds, closed account, apparent tampering, missing signature or endorsement, or for any other reason, Company shall apply a service charge after Customer has been forwarded a notice of same five days in advance.
- 2.14.2 The charge shall be applied to Customer's monthly billing, in addition to any other charges which may apply under this tariff.
- 2.14.3 Payment rendered by check, which is subsequently dishonored shall not constitute payment until such time as repayment is made by valid means.

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SECTION II - RULES AND REGULATIONS, (CONT'D)

2.15 Customer Service

2.15.1 In the event that the customer is experiencing a service problem, the local telephone company will refer the customer to GAF or Customer may refer to the back of the Company's Phone Card where information regarding contacting the Company is found. Questions regarding billing can also be directed to GAF's Customer Service Department in Fort Lauderdale, Florida 33306 via mail or by dialing their toll free number, (800) 416-9133. Credits to customer accounts will be applied in the form of a credit or cash refund, whichever Customer desires.

2.16 Promotional Offerings

2.16.1 The Company may, from time to time, make promotional offerings to enhance the marketing of its services. These promotions will be approved by the FLPSC with specific starting and ending dates and under no circumstances run for longer than 90 days in any 12 month period.

2.17 Emergency Calls

2.17.1 Message toll telephone calls, to governmental emergency service agencies as set forth in (a) following, having primary or principal responsibility with respect to the provision of emergency services to persons and property in the area from which the call is made, meeting the definition and criteria of an emergency call as set forth in (b) following, are offered at no charge to customers.

2.17.1.A Governmental fire fighting, State Highway Patrol, police and emergency squad service (as designated by the appropriate governmental agency) qualify as governmental emergency service agencies provided they answer emergency service calls on a personally attended (live) twenty-four (24) hour basis, three hundred sixty-five (365) days a year, including holidays.

2.17.1.B An emergency is an occurrence or set of circumstances in which conditions pose immediate threat to human life and/or property and necessitate that prompt action be taken. An emergency call is an originated call of short duration to a governmental emergency service agency in order to seek assistance for such an emergency.

2.17.1.C **Emergency Shortage of facilities:** The Carrier reserves the right to limit the length of conversations in times of emergency if a shortage of facilities occurs.

ISSUED: September 25, 1996

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## SECTION III - DESCRIPTION OF SERVICES

3.1 General Description of Service

- 3.1.1 For purposes of this tariff, the service provided by GAF is the resale of long distance telecommunications service within the State of Florida and is available to all customers in that state who have purchased a GAF Telecom Card. The service may be accessed by dialing a toll-free 800 number.
- 3.1.2 GAF's services are offered to subscribers continuously, twenty-four hours a day, seven days a week, year round.
- 3.1.3 GAF's underlying carrier in Florida presently is MCI Telecommunications Corporation. GAF may resell the services of other underlying carriers approved to provide such services by the Florida Public Service Commission.

3.2 Service Options

- 3.2.1 **GAF TELECOM CARD\* SERVICE:** This service permits use of a prepaid GAF Telecom Card, Phone Card, for placing long distance calls. Service is provided by GAF's underlying carriers. Users may purchase GAF Phone Cards directly from GAF. GAF Phone Cards are available at varying face values and may be "refilled" with any dollar amount the Customer desires in the course of the card's use. There is no time limit for which these cards and all entitlements are valid, as long as any positive balance remains.

GAF's switch tracks the long distance telephone call duration and destination for rating purposes on a real time basis. The total price of each and all calls, including applicable taxes, is deducted automatically, via software programmed interface, from the prepaid balance on the caller's GAF Telecom Card.

A long distance telephone call is placed by (1) dialing an 800 number to obtain access to GAF's network. The caller then (2) enters his/her unique calling code number. An automated voice message advises the caller of the dollar amount remaining when each call is initiated and, hearing a dial tone, the customer (3) enters the terminating area code and telephone number. (4) Immediately following, the customer is advised by an automated message how many minutes that particular call may continue. Timing begins when two-way communication is possible, as determined by standard industry methods generally in use for ascertaining answer, including hardware answer supervision.

GAF offers universal origination from anywhere in the United States, and termination both domestically and internationally. Availability of termination may be limited by GAF's operating authority limits, or by service availability for international direct dialing.

\* Based on current "telephony" definition, this product is a "debit card."

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## SECTION III - DESCRIPTION OF SERVICES, (CONT'D)

## 3.2 GAF Telecom Card Service, (Cont'd)

3.2.1 GAF Direct Card Service

Direct Card Service is as described above in Section III, paragraph 3.2 and qualifies as such in the event that GAF furnishes and is responsible for all services, i.e. card design and production, setting rates, incurring all costs, the sale of all cards including the advertising and marketing of same and providing all telephone transmission services with all subsequent net proceeds (sales), positive and/or negative, going to GAF.

3.2.2 GAF Corporate Card Service

Corporate Card Service is as described above in Section III, paragraph 3.2 and qualifies as such in the event that GAF furnishes and is responsible for all services as in 3.2.1 above, with the exception of advertising, marketing and sales of such product being performed completely or in part by GAF's corporate customer. All such services will be directly performed and/or paid for directly by the corporate entity retaining the services of GAF, acting in the capacity of "carrier" and same corporate entity acting in the capacity of "reseller."

3.3 Service Area

3.3.1 The service area of Carrier includes all points in Florida.

3.4 Minimum Call Completion Rate

3.4.1 Customers can expect a call completion rate of 98% during peak use periods for all Feature 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) divided by the number of calls attempted.

3.5 Timing of Calls

3.5.1 **GAF TELECOM CARD (CORPORATE AND/OR DIRECT):** An initial minimum of one minute (sixty seconds), rounded up and billed in increments of one minute (sixty seconds).

3.5.2 Long distance usage charges are based on the actual usage of GAF's network. Usage begins when the GAF's Telecom Card answering equipment goes off hook ("answers"). Following this event, timing is determined by hardware answer supervision. Chargeable time ends when the calling party goes on hook ("hangs up"), thereby releasing the network connection. GAF does not bill for uncompleted calls.

3.6 Method of Computing Charges

3.6.1 Charges for each call are totaled as the collective sum of flat-rated increments, minimum plus all additional rounded billing increments. If the computed charges include a fraction of a cent, the fraction is rounded up to the next whole cent (e.g. \$2.425 would be rounded up to \$2.43).

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ISSUED: September 25, 1996

EFFECTIVE DATE: \_\_\_\_\_

ISSUED BY:

George A. Fredericks, President  
GEORGE A. FREDERICKS TELECOMMUNICATIONS, INC.  
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Fort Lauderdale, Florida 33306 33306  
(954) 630-0111

SECTION IV - RATES

4.1 GAF Telecom Card Service - Individual Card

4.1.1 GAF Telecom Card Service provides facilities to complete toll calls between two points in Florida. All quoted rates are flat-rated. The following rates apply: (All zero minus and zero plus traffic will be routed to the LEC)

	MINIMUM	MAXIMUM
FLAT RATE	Per Minute-Initial and Additional	
ALL TIMES	\$0.1900	\$0.5000

4.2 GAF Telecom Card Service - Corporate Card

4.2.1 GAF Telecom Card Service provides facilities to complete toll calls between two points in Florida. All quoted rates are flat-rated. The following rates apply: (All zero minus and zero plus traffic will be routed to the LEC)

	MINIMUM	MAXIMUM
FLAT RATE	Per Minute-Initial and Additional	
ALL TIMES	\$0.0900	\$1.0000

4.3 Recharging GAF Phone Cards

4.3.1 All GAF Phone Cards may be recharged with additional time using the same payment methods as were acceptable when purchased at the following rates:

RECHARGE	MINIMUM	MAXIMUM
FLAT RATE	Per Minute-Initial and Additional	
ALL TIMES	\$0.0900	\$1.0000

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SECTION IV - RATES, (CONT'D)

4.4 Directory Assistance

Customers will be billed at the prevailing applicable rate each time directory assistance is called.

4.5 Special Rates for the Handicapped \*

A telephone toll message which is communicated using a telecommunications device for the deaf (TDD) or 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, where applicable, to the following:

4.5.1 Hearing and Speech Impaired Persons

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

4.5.2 Telecommunications Relay Service

For intrastate toll calls received from the relay service, the Company will when billing relay calls discount relay service calls by fifty percent off of the otherwise applicable rate for a voice nonrelay call except that where either the calling or called party indicated that either party is both hearing and visually impaired, the call shall be discounted sixty percent off of the otherwise applicable rate for a voice nonrelay call. The above discounts apply only to time-sensitive elements of a charge for the call and shall not apply to per call charges such as a credit card surcharge.

\* Discounts do not apply to surcharges or per call add on charges for operator service when the call is placed by a method that would normally incur the surcharge.

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