



970572-TX

DEPOSIT

DATE

D523

MAY 13 1997

May 12, 1997

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

Florida Public Service Commission
Division of Communication
2450 Shumard Oak Boulevard
Gerald L. Gunter Building
Room 270
Tallahassee, FL 32399-0850

Tel: 407-740-8575
Fax: 407-740-0613

RE: Application of Connect USA, Inc. for Authority to Provide
Alternative Local Exchange Service

Dear Mr. D'Haeseleer:

Enclosed is the original and six (6) copies of the application of connect USA, Inc. for authority to provide alternative local exchange service. Also enclosed is a check for the application fee of \$250.

The company principals are filing personal financial statements as the required financial statements under separate cover and requesting that the statements be marked PROPRIETARY AND CONFIDENTIAL.

Please return a date-stamped copy of this cover letter in the self-addressed stamped envelope which has been provided for this purpose

Any questions pertaining to this filing may be addressed to me at (407) 740-8575.

Sincerely,

Monique Byrnes
Monique Byrnes
Consultant to
Connect USA, Inc.

cc: J. Prager, Connect USA
file: Connect USA - FL local
tms: 97000

Check received with filing and forwarded to Fiscal for deposit.
Fiscal to forward a copy of check to EAR with proof of deposit.
Initials of person who forwarded check.
AJ

DOCUMENT NO.
04781-77
05/13/97

FLORIDA PUBLIC SERVICE COMMISSION
Division of Communications, Certification & Compliance Section
2450 SHUMARD OAK BOULEVARD
TALLAHASSEE, FLORIDA 32399-0850
(904) 413-6600

APPLICATION FORM

for

**AUTHORITY TO PROVIDE ALTERNATIVE LOCAL EXCHANGE SERVICE
WITHIN THE STATE OF FLORIDA**

INSTRUCTIONS

1. This form is used for an original application for a certificate and for approval of sale, assignment, or transfer of an existing alternative local exchange certificate. In case of a sale, assignment or transfer, the information provided shall be for the purchaser, assignee or transferee.
2. Respond to each item requested in the application and appendices. If an item is not applicable, please explain why.
3. Use a separate sheet for each answer which will not fit the allotted space.
4. Any questions regarding completion, contact above.
5. Once completed, submit the original and six (6) copies of this form along with a non-refundable application fee of \$250 made payable to the Florida Public Service Commission at the above address.

**APPLICATION FORM FOR AUTHORITY TO PROVIDE
ALTERNATIVE LOCAL EXCHANGE SERVICE
WITHIN THE STATE OF FLORIDA**

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

(X) Original authority (new company)

() Approval of transfer (to another certificated company)

Example: a certificated company purchases an existing company and desires to retain the original certificate authority.

() Approval of assignment of existing certificate (to a noncertificated company)

Example: a non-certificated company purchases an existing company and desires to retain the certificate of authority rather than apply for a new certificate.

() Approval for transfer of control (to another certificated company)

Example: a company purchases 51% of a certificated company. The Commission must approve the new controlling entity.

2. Name of applicant:

Connect USA, Inc.

3. A. National Mailing Address including street name, number, post office box, city, state, zip code and phone number.

Street: 1133 S.E. 3rd Avenue
PO Box
City: Ft. Lauderdale
State: Florida
Zip: 33316
Phone: 800-940-1227

B. Florida Mailing Address including street name, number, post office box, city, state, zip code and phone number.

Street: 8500 N. Stemmons Freeway, Suite 3040
PO Box
City: Dallas
State: Texas
Zip: 75247
Phone: 214 - 630-5630

- C. **Physical Address of alternative local exchange service in Florida including street name, number, post office box, city, state, zip code and phone number.**

Street: 1133 S.E. 3rd Avenue
 PO Box
 City: Ft. Lauderdale
 State: Florida
 Zip: 33316
 Phone: 800-940-1227

4. **Structure of organization:**

- Individual Corporation
 Foreign Corporation Foreign Partnership
 General Partnership Limited Partnership
 Joint Venture Other, Please explain _____

5. **If incorporated, please provide proof from the Florida Secretary of State that the applicant has authority to operate in Florida.**

Corporate charter number: P97000028194

6. **Name under which the applicant will do business (d/b/a):**

Connect USA, Inc.

7. **If applicable, please provide proof of fictitious name: (d/b/a) registration.**

Fictitious name registration number: not applicable

8. **If applicant is an individual, partnership, or joint venture, please give name and address of each legal entity.**

Not applicable

9. **State whether any of the officers, directors, or any of the ten largest stockholders have previously 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.**

Not applicable.

10. Please provide the title, address, telephone number, internet address and facsimile number of the person serving as ongoing liaison with the Commission, and if different, the liaison responsible for this application:

Application contact:

Name: Monique Byrnes
Title: Consultant to connect USA, Inc.
P.O. Box: P.O. Drawer 200
City: Winter Park
State: Florida
Zip: 32790-0200
Phone: (407) 740-8575
Fax: (407) 740-0613
Internet Address:

Ongoing Liaison:

Name: Judy Prager
Title: President
Street: 1133 S.E. 3rd Avenue
PO Box
City: Ft. Lauderdale
State: Florida
Zip: 33316
Phone: 800-940-1227
Fax: 8954-467-8907
Internet Address: jprager@bellsouth.net

11. Please list other states in which the applicant is currently providing or has applied to provide local exchange or alternative local exchange service.

None.

12. Has the applicant been denied certification in any other state?

Yes() No(X)

If so, please list the state and reason for denial.

13. Have penalties been imposed against the applicant in any other state:

Yes() No(X)

If so, please list the state and reason for penalty.

14. Please indicate how a customer can file a service complaint with your company.

Customers may call the company at its toll-free customer service number 800-940-8889. In addition, customers may contact the company in writing at 1133 S.E. 3rd Avenue, Ft. Lauderdale, Florida 33316.

15. Please provide all available documentation demonstrating that the applicant has the following capabilities to provide alternative local exchange service in Florida.

A. Financial capability (Exhibit II)

Regarding the showing of financial capability, the following applies:

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

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

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

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

B. Managerial capability

See Exhibit II

C. Technical capability

See Exhibit III

AFFIDAVIT

By my signature below, I, the undersigned officer, attest to the accuracy of the information contained in this application and attached documents and that the applicant has the technical expertise, managerial ability, and financial capability to provide alternative local exchange service in the State of Florida. I have read the foregoing and declare that to the best of my knowledge and belief, the information is true and correct. I attest that I have the authority to sign on behalf of my company and agree to comply, now and in the future, with all applicable Commission rules and orders.

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

Official: Judy Prager
signature

Date: 5/06/97

Judy Prager
Title: President
Address: 1133 S.E. 3rd Avenue
Ft. Lauderdale, Florida 33316
Phone: 800-940-8889

Diamond Communications International, Inc.

EXHIBIT I

FINANCIAL CAPABILITY

Connect USA, Inc.

Financial Capability

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

Connect USA, Inc. ("Connect USA") provides compiled personal financial statements of the company President and Vice President, as evidence of its financial stability and capability to offer, provide and maintain the services described in its application and tariff. In addition, Applicant submits an Investment Portfolio Statement with a net value in excess of \$200,000.00. These documents are filed as confidential with the Florida Public Service Commission.

Connect USA does not own a switch. No additional capital requirements or expenses will be incurred by the Company in its efforts to the State of Florida. All network switching and transmission will be provided by the Company's underlying carrier.

Connect USA is headquartered in the state of Florida and currently leases office space in Ft. Lauderdale.

The company intends to offer local service on a prepaid basis only. This marketing method will reduce potential bad debt and fraud, reduce billing expenses and provide immediate cash flow.

Robert and Judy Prager

March 31, 1997

MEMBER OF
AMERICAN INSTITUTE OF
CERTIFIED PUBLIC ACCOUNTANTS



J. David King, P.A.
Certified Public Accountant

MEMBER OF
FLORIDA INSTITUTE OF
CERTIFIED PUBLIC ACCOUNTANTS

To Robert and Judy Prager
Plantation, Florida

I have compiled the accompanying statement of financial condition of Robert and Judy Prager as of March 31, 1997, in accordance with Statements on Standards for Accounting and Review Services issued 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 the individuals whose financial statements are presented. I have not audited or reviewed the accompanying financial statements and, accordingly, do not express an opinion or any other form of assurance on them.

April 30, 1997

J. David King CPA PA

Robert and Judy Prager
Statement of Financial Condition
March 31, 1997

Assets:

Cash and cash equivalents
Marketable securities
Action International Insurance, Inc.
Cash value of life insurance
Individual retirement accounts

[REDACTED]

Personal property

\$

[REDACTED]

[REDACTED]

\$

[REDACTED]

Liabilities:

Credit cards and accrued expenses
Equity line of credit payable to bank

[REDACTED]

\$

[REDACTED]

[REDACTED]

Estimated Income Taxes, on the differences between the
estimated current values of assets and the estimated
current amounts of liabilities and their tax bases

[REDACTED]

Net Worth

\$

[REDACTED]

[REDACTED]

See accompanying notes and accountant's report.

Robert and Judy Prager
Notes to Financial Statements
March 31, 1997

Note A - Basis of Accounting

The accompanying statement of financial condition includes the assets and liabilities of Robert and Judy Prager. Assets are stated at their estimated current values and liabilities at their estimated current amounts.

Note B - Marketable Securities

The estimated current values of marketable securities are based on their quoted closing prices as of the financial statement date.

Note C - Closely Held Businesses

Robert and Judy Prager own 100% of Action International Insurance, Inc., a bail bond business. The estimated current value is based on owners' average annual cash flow for the last three years. Condensed balance sheets taken from the company's federal income tax returns (1996 tax return drafted, but not yet filed) are summarized below:

	December 31	
	1996	1995
Current assets	\$ [REDACTED]	\$ [REDACTED]
Property and equipment - net	[REDACTED]	[REDACTED]
Other assets	[REDACTED]	[REDACTED]
Total Assets	[REDACTED]	[REDACTED]
Current liabilities	[REDACTED]	[REDACTED]
Long-term liabilities	[REDACTED]	[REDACTED]
Total Liabilities	[REDACTED]	[REDACTED]
Equity	[REDACTED]	[REDACTED]

The revenues and net income for 1996 were [REDACTED] and for 1995 were [REDACTED]

Robert and Judy Prager
Notes to Financial Statements
March 31, 1997

Note D - Life Insurance

At March 31, 1997, Robert Prager owned a [REDACTED] whole life insurance policy and Judy Prager owned a [REDACTED] whole life insurance policy.

Note E - Residences and Real Estate Investments

The estimated current value of the residences and real estate investments is based on the current selling prices of similar properties in similar locations.

Note F - Personal Property

Personal property consists of home furnishings, electronics, jewelry and artwork. The estimated current value of these assets is based upon insured values, replacement costs or original cost, as appropriate.

Note G - Mortgages Payable

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Robert and Judy Prager
Notes to Financial Statements
March 31, 1997

Note H - Related Party Transaction

Robert and Judy Prager rent the commercial property in Ft. Lauderdale to their closely held corporation, Action International Insurance, Inc. The rent received in 1996 was [REDACTED]

Note I - Estimated Income Taxes

The estimated current amounts of liabilities at March 31, 1997 equaled their tax bases. Estimated income taxes have been provided on the excess of the current values over their tax bases as if the estimated current values of the assets had been realized on the statement date, using applicable tax laws and regulations. The provision will probably differ from the amounts of income taxes that eventually might be paid because those amounts are determined by the timing and the method of disposal or realization and the tax laws and regulations in effect at the time of disposal or realization.

ROBERT PRAGER &
JUDY PRAGER JT/WROS
1133 SE 3RD AVE
FT LAUDERDALE FL 33316-1109337
[REDACTED]

Account Executive:
DAVID HIRSCHMAN
(954) 561-6400
3101 N. FEDERAL HIGHWAY
8TH FLOOR
FT. LAUDERDALE, FL 33306
(800) 334-2777
Branch ID: 32W 3623

Tax ID: 056-38-4569

Account Value

Assets Listed in Your Portfolio:	Amount	Percent of Portfolio
Cash/Credit Interest Program	[REDACTED]	[REDACTED]
Raymond James Bank, FSB	[REDACTED]	[REDACTED]
Money Market Funds	[REDACTED]	[REDACTED]
Stocks/Options/Closed-End Funds	[REDACTED]	[REDACTED]
Mutual Funds	[REDACTED]	[REDACTED]
Unit Investment Trusts	[REDACTED]	[REDACTED]
Corporate Bonds	[REDACTED]	[REDACTED]
Municipal Bonds	[REDACTED]	[REDACTED]
Government/Gov't Backed Securities	[REDACTED]	[REDACTED]
Asset Backed Securities	[REDACTED]	[REDACTED]
Insurance/Annuities	[REDACTED]	[REDACTED]
CD's	[REDACTED]	[REDACTED]
Other	[REDACTED]	[REDACTED]
Total Priced Assets	[REDACTED]	[REDACTED]
Liabilities:		
Ready Access Balance (Margin)	[REDACTED]	[REDACTED]
Short Sales	[REDACTED]	[REDACTED]
Total Liabilities	[REDACTED]	[REDACTED]
Net Value of Your Portfolio	[REDACTED]	[REDACTED]
Net Value of Your Portfolio on Prior Statement	[REDACTED]	[REDACTED]

Income & Expense Summary

Income/Receipts:	This Statement	This Year
Dividends - taxable	[REDACTED]	[REDACTED]
Dividends - non-taxable	[REDACTED]	[REDACTED]
Dividends - Heritage Money Mkt Fds	[REDACTED]	[REDACTED]
Interest - taxable	[REDACTED]	[REDACTED]
Interest - non-taxable	[REDACTED]	[REDACTED]
Interest - Credit Interest Program	[REDACTED]	[REDACTED]
Interest - Raymond James Bank, FSB	[REDACTED]	[REDACTED]
Income - Mutual Funds	[REDACTED]	[REDACTED]
Income - other	[REDACTED]	[REDACTED]
Receipt of principal/capital	[REDACTED]	[REDACTED]
Cash in lieu	[REDACTED]	[REDACTED]
Master Ltd Partnership distribution	[REDACTED]	[REDACTED]
Other receipts	[REDACTED]	[REDACTED]
Total Income & Receipts	[REDACTED]	[REDACTED]
Expenses:		
Interest-Ready Access(Margin)/Other	[REDACTED]	[REDACTED]
Taxes withheld	[REDACTED]	[REDACTED]
Tax withheld on foreign securities	[REDACTED]	[REDACTED]
Dividend/Interest charged	[REDACTED]	[REDACTED]
Total Expense	[REDACTED]	[REDACTED]
Net Income/Receipts and Expenses	[REDACTED]	[REDACTED]

If you have any questions, please contact your Account Executive at the number above or call the Elite Operations Department at 1-800-759-9797.



ROBERT PRAGER &
 JUDY PRAGER JT/WROS
 1133 SE 3RD AVE
 FT LAUDERDALE FL 33316-1109337
 [Barcode]

Account Executive:
 DAVID HIRSCHMAN
 (954) 561-6400
 3101 N. FEDERAL HIGHWAY
 8TH FLOOR
 FT. LAUDERDALE, FL 33306
 (800) 334-2777
 Branch ID: 32W 3623

Tax ID: 056-38-4519

Account Value

Assets Listed in Your Portfolio:	Amount	Percent of Portfolio
Cash/Credit Interest Program	[REDACTED]	[REDACTED]
Raymond James Bank, FSB	[REDACTED]	[REDACTED]
Money Market Funds	[REDACTED]	[REDACTED]
Stocks/Options/Closed-End Funds	[REDACTED]	[REDACTED]
Mutual Funds	[REDACTED]	[REDACTED]
Unit Investment Trusts	[REDACTED]	[REDACTED]
Corporate Bonds	[REDACTED]	[REDACTED]
Municipal Bonds	[REDACTED]	[REDACTED]
Government/Gov't Backed Securities	[REDACTED]	[REDACTED]
Asset Backed Securities	[REDACTED]	[REDACTED]
Insurance/Annuities	[REDACTED]	[REDACTED]
CD's	[REDACTED]	[REDACTED]
Other	[REDACTED]	[REDACTED]
Total Priced Assets	[REDACTED]	[REDACTED]
Liabilities:		
Ready Access Balance (Margin)	[REDACTED]	[REDACTED]
Short Sales	[REDACTED]	[REDACTED]
Total Liabilities	[REDACTED]	[REDACTED]
Net Value of Your Portfolio	[REDACTED]	[REDACTED]
Net Value of Your Portfolio on Prior Statement	[REDACTED]	[REDACTED]

Income & Expense Summary

Income/Receipts:	This Statement	This Year
Dividends - taxable	[REDACTED]	[REDACTED]
Dividends - non-taxable	[REDACTED]	[REDACTED]
Dividends - Heritage Money Mkt Fds	[REDACTED]	[REDACTED]
Interest - taxable	[REDACTED]	[REDACTED]
Interest - non-taxable	[REDACTED]	[REDACTED]
Interest - Credit Interest Program	[REDACTED]	[REDACTED]
Interest - Raymond James Bank, FSB	[REDACTED]	[REDACTED]
Income - Mutual Funds	[REDACTED]	[REDACTED]
Income - other	[REDACTED]	[REDACTED]
Receipt of principal/capital	[REDACTED]	[REDACTED]
Cash in lieu	[REDACTED]	[REDACTED]
Master Ltd Partnership distribution	[REDACTED]	[REDACTED]
Other receipts	[REDACTED]	[REDACTED]
Total Income & Receipts	[REDACTED]	[REDACTED]
Expenses:		
Interest-Ready Access(Margin)/Other	[REDACTED]	[REDACTED]
Taxes withheld	[REDACTED]	[REDACTED]
Tax withheld on foreign securities	[REDACTED]	[REDACTED]
Dividend/Interest charged	[REDACTED]	[REDACTED]
Total Expense	[REDACTED]	[REDACTED]
Net Income/Receipts and Expenses	[REDACTED]	[REDACTED]

If you have any questions, please contact your Account Executive at the number above or call the Elite Operations Department at 1-800-759-9797.



Diamond Communications International, Inc.

EXHIBIT II

MANAGERIAL CAPABILITY

Judy Prager
1133 S.E. 3rd Avenue
Fort Lauderdale, FL 33316
H (954) 583-6847 W (954) 467-8888

Summary of Qualifications: Over 23 years of increasingly responsible experience in the management and operational aspects of a multi-million dollar business:

Professional Experience

Action International Insurance, Inc. 1974 to Present
Co-Founder of Action International Insurance, Inc., in 1974. Also co-founded Action Bail Bonds, Inc., in 1975, Action Subpoena & Investigative Services, Inc., in 1992, and now ConnectUSA, Inc., in 1997. Manage the day-to-day business operations of the parent company, Action International Insurance, Inc. Responsible for the business accounting, human resources, payroll, contract negotiations, business plans, budgeting, and sales.

- Played a key role in organizing local, national and international efforts to apprehend fugitives as the need arose.
- Continuously increased customer base and professional affiliations both through local and nationwide channels.
- Successfully testified in County, Circuit and Federal Courts across the country, where my experience and testimony are now considered expert.
- Developed strategic business plans, sales strategies, and employee benefits.
- Negotiated and secured long-term business loans with major banks, with interest caps, resulting in overall business savings.
- Negotiated and settled vendor purchases for computer equipment for local LAN system as well as for a complex PBX phone system.
- Accomplished foreign exchange transfers between European and American blocs.
- Supervised customer service levels to insure optimum company performance and customer satisfaction on over five thousand clients.

Century 21 Real Estate and Bradley Real Estate 1973 to 1974
Actively worked as an independent real estate agent for Century 21 Real Estate and for Bradley Real Estate. Handled autonomously all workload relating to my sales and listings.

- Received 6 Awards for top listings agent.
- Received 5 Awards for top sales agent.
- Successfully recruited and trained several new agents for the company.

Dade County School Board

1972 to 1974

Held the position of elementary school teacher for grades K through 6. Taught a wide variety of subjects in the inner city school to include English, math, science, and general subjects.

Education

Queens College

Queens, New York

Graduated Phi Beta Kappa - Bachelor of Arts

1971

University of Central Florida

Gainesville, Florida

Graduated - Certificate of Insurance

1974

American Academy for Lie Detection and Interrogation

Graduated - Certified Polygraph Examiner

1984

Professional Licenses

Private Investigator's License "C"

1992 to Present

General Lines Insurance Agent License 2-20

1976 to Present

Limited Surety Agent License 2-34

1974 to Present

Real Estate Broker's License

1973 to 1980

Real Estate Sales Agent

1972 to 1980

Professional Memberships and Associations

Florida Polygraph Association

1985 to Present

Broward County Bondsman's Association

1974 to Present

Florida Surety Agent's Association

1974 to Present

Robert L. Prager
1133 S.E. 3rd Avenue
Fort Lauderdale, FL 33316
H (954) 583-6847 W (954) 467-8888

Summary of Qualifications: Over 23 years of increasingly responsible experience in the management and operational aspects of a multi-million dollar business. Experienced at identifying market opportunities and implementing appropriate business strategies.

Professional Experience

Action International Insurance, Inc. 1974 to Present
Co-Founder of Action International Insurance, Inc., in 1974. Also co-founded Action Bail Bonds, Inc., in 1975, Action Subpoena & Investigative Services, Inc., in 1992, and now ConnectUSA, Inc., in 1997. Co-manage the day-to-day business operations of the parent company, Action International Insurance, Inc. Responsible for the business accounting, human resources, Quality Controls, Policy Development, Contract Negotiations, Business Plans, Budgeting, and Employee Training.

- Organized local, national and international efforts to apprehend fugitives as the need arose, maintaining company losses to a bare minimum.
- Continuously increased customer base and professional affiliations nationwide.
- Successfully testified in County, Circuit and Federal Courts across the country, where my experience and testimony are now considered expert.
- Successfully implemented a sophisticated internal computer network consisting of an advanced RAID system, Novell, Windows 3.11, Windows 95, DOS, and vertical applications.
- Developed strategic sales plans, training courses, and sales strategies.

Women's Center of Hollywood, Inc. 1976 - 1978
Co-Founded the company with several doctors and practitioners. Responsible for the initial corporate business plan, venture capital strategies, site location, contract negotiations, and human resources and sales and marketing.

- Conducted market survey to determine community needs for the center.
- Successfully obtained \$250,000 in initial venture capital with an additional \$500,000 within the first year.
- Successfully marketed and promoted the clinic's services to raise first year revenues above \$1.2 million.
- Established the market focus of the clinic and profitably implemented and managed the business development plan.
- Negotiated the subsequent sale of the clinic for a \$700,000 profit.

Education

Queens College 1968-1972
Queens, NY
B.A. in Business Administration

University of Central Florida 1974
Gainesville, FL
Insurance Courses for Limited Surety Agent

American Academy for Lie Detection and Interrogation 1984
Graduated - Certified Polygraph Examiner

Professional Licenses

Private Investigator's License "C" 1992 to Present
Certified Polygraph Examiner 1984 to Present
Limited Surety Agent 2-34 1974 to Present

Professional Associations and Memberships

Florida Polygraph Association 1985 to Present
Florida Surety Agent's Association 1974 to Present
Broward County Bondsman's Association 1974 to Present

Edward F. Almeida
15525 Gauntlet Hall Manor
Davie, FL 33331
(954) 804-5278
email: ealmeida@bellsouth.net

Summary: Over twelve years of experience of increasingly responsible management positions in the retail, legal and telecommunications field.

PROFESSIONAL EXPERIENCE

Action International, Inc. 1988 to Present

General Manager of Business Operations for Action International, Inc., the parent company of Action International Insurance, Inc., Action Bail Bonds, Inc., Action Polygraph Services, and Action Subpoena & Investigative Services, Inc. Responsible for the day to day general business functions, risk management, loss prevention, human resources and training. Answered directly to the President and Vice President.

- Planned, organized, marketed and operated Action Subpoena & Investigative Services from 1992 to the present.
- Successfully increased overall business revenues by \$220,000 in three years.
- Reduced overall company losses by 90% (from \$100,000 per year to less than \$10,000 per year).
- Successfully established new, long-term relationships with attorneys, judges, local police departments, insurance companies and new customers.
- Successfully earned a reputation for the company and personally in the community for fairness, professionalism, trustworthiness, and reliability.
- Successfully obtained contract for polygraph and investigative services from a major airline covering Central and South America requiring 40% travel.
- Planned, developed and implemented Executive Information System with decision support tools such as sales leads database for target marketing practices.
- Reviewed, planned, and implemented a new complex PBX telephone voice mail system integrated with computer technologies.
- Built infrastructure methodologies and product communication tools for client presentations and promotional campaigns.
- Researched market to determine needs for the new ConnectUSA, Inc., business division of Action International.
- Established new contacts within the computer, telecommunications and ILEC, CLEC and LEC communities.
- Outlined plans for the implementation of CLEC reseller services by ConnectUSA, Inc., to include company policies, services, competitive pricing models, and the deployment of cost-effective technologies.

Service Merchandise Corp.

1985 to 1988

Regional Warehouse Supervisor for Dade, Broward, Monroe and Palm Beach Counties in South Florida. Responsible for opening new warehouses as part of a complete retail store. Setup merchandising stations, inventories, staff, implement standard company procedures, and loss prevention.

- Successfully opened four warehouses in three counties.
- Successfully corrected serious deficiencies at three locations.
- Saved the company 10% in warehousing operational costs by implementing new, streamlined stocking procedures that increased efficiency.

U.S. Army Airborne

1982 to 1985

Served as a member of the Airborne Rangers unit, 1/75th based in Savannah, Georgia. Also served as a member of the U.S. Army's 82nd Airborne Core, 501st Airborne Infantry Europe. Served as a member of the Special Forces (Europe) Detachment, part of the Southern European Task Force (SETAF) of special military troops.

- Earned the rank of Corporal in the first two years of service and served as the Company's point man in strategic ground situations.
- Earned the rank of Sergeant within three years of service.
- Served as the squad leader of eleven combat troops.

Education

Fort Lauderdale University College

1996-1996

Fort Lauderdale, FL

Computer Information Systems Courses

University of Maryland

1996 to Present

University College

Computer Information Systems Courses

Licenses and Certifications

➤ Private Investigator "C" License
C9200347

1992 to Present

➤ Limited Surety Agent License
263939708

1989 to Present

➤ Certified Investigator
Insurance Claims Investigations

1995 to Present

➤ Certified Polygraph Examiner
(Certificate is Indefinite)

1986 to Present

Organizations and Memberships

National Association of Legal Investigators

1996 to Present

National Association of Investigative Specialists

1994 to Present

National Association of Bail Enforcement Agents

1990 to Present

Florida Surety Agents Association

1989 to Present

Florida Association of Legal Investigators

1994 to Present

Florida Notary Public Association

1989 to Present

Diamond Communications International, Inc.

EXHIBIT III

TECHNICAL CAPABILITY

TECHNICAL CAPABILITY

The company intends to provide local services as a reseller of other carriers' facilities. As a reseller, Diamond Communications International, Inc. will rely on its facilities-based underlying carriers for the operation and maintenance of the local exchange network. The company will use only reputable underlying carriers, certificated in the state of Florida, to ensure that high quality service is provided to customers.

The profiles of key personnel provided in Exhibit II of this application provide further evidence of the company's technical capability to provide local services.



DEPOSIT

DATE

May 12, 1997

D 5 2 3

MAY 13 1997

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

Florida Public Service Commission
Division of Communication
2450 Shumard Oak Boulevard
Gerald L. Gunter Building
Room 270
Tallahassee, FL 32399-0850

Tel: 407-740-8575
Fax: 407-740-0613

RE: Application of Connect USA, Inc. for Authority to Provide
Alternative Local Exchange Service

Dear Mr. D'Haeseleer:

Enclosed is the original and six (6) copies of the application of connect USA, Inc. for authority to provide alternative local exchange service. Also enclosed is a check for the application fee of \$250.

The company principals are filing personal financial statements as the required financial statements under separate cover and requesting that the statements be marked PROPRIETARY AND CONFIDENTIAL.

Please return a date-stamped copy of this cover letter in the self-addressed stamped envelope which has been provided for this purpose.

Any questions pertaining to this filing may be addressed to me at (407) 740-8575.

Sincerely,

Monique Byrnes
Monique Byrnes
Consultant to

954-461-8888

ROBERT PRAGER
JUDY PRAGER
1133 SE. 3RD AVE.
FORT LAUDERDALE, FL 33318

347000852

1069

5/01 97

Florida Public Service Commission 250.00

Two hundred & fifty

CAPITAL BANK
Fort Lauderdale Office
600 SE 3rd Avenue, Fort Lauderdale, FL 33301
(954) 468-1900

Connect USA

Bob Prager

rod with filing and
Final for deposit.
mail copy of check
with of deposit.
for who forwarded check.