

HELEIN & ASSOCIATES, P. C.

ATTORNEYS AT LAW

8180 GREENSBORO DRIVE
SUITE 700
MCLEAN, VA 22102

(703) 714-1300 (TELEPHONE)
(703) 714-1330 (FACSIMILE)

ORIGINAL
FILE COPY

WRITER'S DIRECT DIAL NUMBER:

(703) 714-1307

June 5, 1997

VIA OVERNIGHT DELIVERY

Sonja Jones
Florida Public Service Commission
2540 Shumard Oak Boulevard
Tallahassee, FL 32399-0850

970679-II

Re: OLS, Inc.'s Application for Authority to Provide Interexchange
Telecommunications Service Within the State of Florida

Dear Ms. Jones:

Enclosed are an original and twelve (12) copies of OLS, Inc.'s Application for Authority to Provide Interexchange Telecommunications Service Within the State of Florida. OLS, Inc. is a non-facilities based reseller of 1+, 800, and calling card telecommunications services. OLS has requested its authority to do business in Florida, but has not yet received it. We will forward it under separate cover upon receipt. Also enclosed is the filing fee of \$250.00 made payable to the Florida Public Service Commission. If you have any further questions regarding this matter please contact me at the number above.

An extra copy of this filing is enclosed. Please date-stamp and return the extra copy in the self-addressed, stamped envelope provided. If you have any questions regarding this applications please contact me at the number listed above.

Sincerely,


Rogena Harris

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

Enclosures

DOCUMENT NUMBER-DATE
05627 JUN-6 97
FPSC-RECORDS/REPORTING

** FLORIDA PUBLIC SERVICE COMMISSION **

DIVISION OF COMMUNICATIONS
BUREAU OF SERVICE EVALUATION

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

- A. This form is used for an original application for a certificate and for approval of sale, assignment or transfer of an existing certificate. In case of a sale, assignment or transfer, the information provided shall be for the purchaser, assignee or transferee (See Appendix A).
- B. Respond to each item requested in the application and appendices. If an item is not applicable, please explain why.
- C. Use a separate sheet for each answer which will not fit the allotted space.
- D. If you have questions about completing the form, contact:
- E. Once completed, submit the original and twelve (12) copies of this form along with a non-refundable application fee of \$250.00 to:

Florida Public Service Commission
Division of Communications
Bureau of Service Evaluation
101 East Gained Street
Tallahassee, Florida 32399-0866
(904) 488-1280

Florida Public Service Commission
Division of Administration, Room G-50
101 East Gained Street
Tallahassee, Florida 32399-0866
(904) 488-4733

FORM PSC/CMU 31 (4/91)
Required by Commission Rule Nos. 25-24.471
25-24.473 & 25-24.480(2)

DOCUMENT NUMBER-DATE
05627 JUN-65
FPSC-REG/REG/REPORTING

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).
 - Approval for transfer of control (To another certificated company).

2. The legal name of the applicant:

OLS, Inc.

3. Name under which the applicant will do business:

OLS, Inc.

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

OLS, Inc.
1030 Cambridge Square, Suite E
Alpharetta, GA 30201

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

None

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

 - (b) Provide proof of compliance with the fictitious name statute (Chapter 865.09 FS), if applicable. N/A

8. If incorporated, please give:

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

Authority has been requested, and will be forwarded under separate cover upon receipt.

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

See Exhibit 1.

9. If incorporated, indicate if any of the officers, directors, partners or any of the ten largest stockholders have previously been:

- (a) 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.

None.

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

None.

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

- (a) The application;

Rogena Harris, Regulatory Counsel
Helein & Associates, P.C.
8180 Greensboro Drive, Suite 700
McLean, VA 22102
(703) 714-1307
(703) 714-1330 (fax)

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

Geri Clary, Vice-President
1030 Cambridge Square, Suite E
Alpharetta, GA 30201
(770) 752-9266
(770) 475-6694 (fax)

(c) Tariff:

Rogena Harris, Regulatory Counsel
Helein & Associates, P.C.
8180 Greensboro Drive - Suite 700
McLean, VA 22102
(703) 714-1307
(703) 714-1330 (fax)

(d) Complaints/Inquiries from customers;

Gei Clary, Vice-President
1030 Cambridge Square, Suite E
Alpharetta, GA 30201
(800) 492-9266

11. List the states in which the applicant:

(a) Has operated as an interexchange carrier.

Colorado, Michigan, Virginia

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

Oregon, Maryland

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

Texas, New Jersey

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

None.

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

None.

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

None.

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

MTS with distance sensitive per minute rates

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

MTS with route specific rates per minute

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

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

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

MTS for pay telephone service providers

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

800 Service (Toll free)

WATS type service (Bulk or volume discount)

- Method of access is via dedicated facilities
- Method of access is via switched facilities

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

Travel Service

- Method of access is 950
- Method of access is 800

900 Service

___ **Operator Services**

- ___ Available to presubscribed customers
___ Available to non presubscribed customers (for
example to patrons of hotels, students in
universities, patients in hospitals
___ Available to inmates

Services included are:

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

___ **Other:**

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

Customers dial 1+ NXX + XXXX for outbound services where presubscription is not available.

14. What services will the applicant offer to other certificated telephone companies: None.

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

15. Will your marketing program: No.

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

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

N/A

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

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

18. Please provide the following (if applicable):

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

The Company's name will appear on its bills.

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

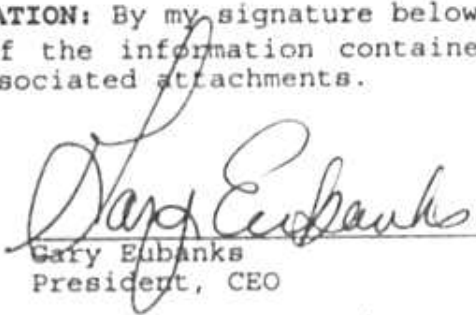
Billing Information Concepts
P.O. Box 29252
San Antonio, TX 78229

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

See Exhibit 2.

* * APPLICANT ACKNOWLEDGMENT STATEMENT * *

1. **REGULATORY ASSESSMENT FEE:** I understand that all telephone companies must pay a regulatory assessment fee in the amount of .15 of one percent of its gross operating revenue derived from intrastate business. Regardless of the gross operating revenue of a company, a minimum annual assessment fee of \$50 is required.
2. **GROSS RECEIPTS TAX:** I understand that all telephone companies must pay a gross receipts tax of 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. **APPLICATION FEE:** A non-refundable application fee of \$250.00 must be submitted with the application.
5. **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.
6. **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.
7. **ACCURACY OF APPLICATION:** By my signature below, I attest to the accuracy of the information contained in this application and associated attachments.



Gary Eubanks
President, CEO

Date: _____

6/2/97

EXHIBIT 1

OLS, Inc.

CERTIFICATE OF AUTHORITY TO DO BUSINESS
REGISTERED AGENT

REGISTERED AGENT

Corporation Service Company
1201 Hays Street
Tallahassee, FL 32301

ATTACHMENTS:

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

**** APPENDIX A ****

CERTIFICATE TRANSFER STATEMENT

I, (TYPED NAME) _____ N/A
current holder of certificate number _____, have
reviewed this application and join in the petitioner's request.

Signature of owner or chief
officer of the certificate
holder

Title

Date

** APPENDIX B **

CUSTOMER DEPOSITS AND ADVANCE PAYMENTS

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

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

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



Gary Eubanks
President, CEO

Date: 6/2/97

** APPENDIX C **

INTRASTATE NETWORK

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

1) N/A 2)

3) 4)

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

1) 2) N/A

3) 4)

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

N/A

1) POP-to-POP TYPE OWNERSHIP

2)

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

Service will be provided on a statewide basis.

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).

Applicant's network will be available statewide on an equal access basis through presubscription or 10XXX.

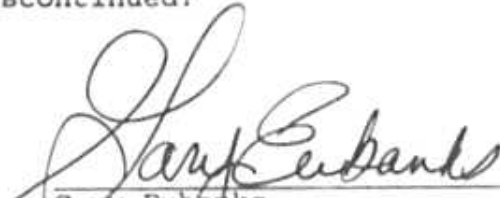
6. **CURRENT FLORIDA INTRASTATE SERVICES:** Applicant () has or (x) has not previously provided intrastate telecommunications in Florida. If the answer is **has**, fully describe the following:

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

N/A

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

N/A



Gary Eubanks
President, CEO

Date: 6/2/97

** 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.

Service will be provided on a statewide basis.

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).



Gary Eubanks
President, CEO

Date: 6/2/97

** FLORIDA EAS FOR MAJOR EXCHANGES **

<u>Extended Service Area</u>	<u>with</u>	<u>These Exchanges</u>
PENSACOLA:		Cantonment, Gulf Breeze Pace, Milton Holley-Navarre.
PANAMA CITY:		Lynn Haven, Panama City Beach, Youngstown-Fountain and Tyndall AFB.
TALLAHASSEE:		Crawfordville, Havana, Monticello, Panacea, Sopchoppy and St. Marks.
JACKSONVILLE:		Baldwin, Ft. George, Jacksonville Beach, Callahan, Maxville, Middleburg,, Orange Park, Ponte Vedra and Julington.
GAINESVILLE:		Alachua, Archer, Brooker, Hawthorne, High Springs, Meirose, 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.

** FLORIDA EAS MAJOR EXCHANGES CONTINUE **

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

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

TITUSVILLE: Cocoa and Cocoa Beach.

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

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

SARASOTA: Bradenton, Myakka and Venice.

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

NAPLES: Marco Island and North Naples.

WEST PALM BEACH: Boynton Beach and Jupiter.

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

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

HOLLYWOOD: Ft. Lauderdale and North Dade.

NORTH DADE: Hollywood, Miami and Perrine.

MIAMI: Homestead, North Dade and Perrine.

**** 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 364.02(4), F.S. (excluding Payphone Providers), 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.

EXHIBIT 2

OLS, Inc.

PROPOSED TARIFF

TELECOMMUNICATIONS SERVICES TARIFF

TITLE SHEET

FLORIDA TELECOMMUNICATIONS TARIFF

This tariff contains the description, regulations, and rates applicable to the furnishing of service and facilities for telecommunications services provided by OLS, Inc., with principal offices at 1030 Cambridge Square, Suite E, Alpharetta, GA 30201. This tariff applies to services furnished within Florida. This tariff is on file with the Florida Public Service Commission, where copies may be inspected during normal business hours.

ISSUED:**EFFECTIVE:**

By: Gary Eubanks, President/CEO
OLS, Inc.
1030 Cambridge Square, Suite E
Alpharetta, GA 30201

TELECOMMUNICATIONS SERVICES TARIFF

CHECK SHEETS

Pages 1 through 23 inclusive of this tariff are effective as of the date shown at the bottom of the respective page(s). Original and revised pages as named below comprise all changes from the original tariff and are currently in effect as of the date at the bottom of this page.

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

ISSUED:**EFFECTIVE:**

By: Gary Eubanks, President/CEO
OLS, Inc.
1030 Cambridge Square, Suite E
Alpharetta, GA 30201

TELECOMMUNICATIONS SERVICES TARIFF

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ISSUED:

EFFECTIVE:

By: Gary Eubanks, President/CEO
 OLS, Inc.
 1030 Cambridge Square, Suite E
 Alpharetta, GA 30201

TELECOMMUNICATIONS SERVICES TARIFF

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ISSUED:

EFFECTIVE:

By: Gary Eubanks, President/CEO
 OLS, Inc.
 1030 Cambridge Square, Suite E
 Alpharetta, GA 30201

TELECOMMUNICATIONS SERVICES TARIFF

SYMBOLS

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

- (D) - Discontinued rate or regulation
- (I) - Increase in rate
- (M) - Moved to/from another tariff location
- (N) - New rate or regulation
- (R) - Reduction in rate
- (T) - Change in text only

ISSUED:**EFFECTIVE:**

By: Gary Eubanks, President/CEO
OLS, Inc.
1030 Cambridge Square, Suite E
Alpharetta, GA 30201

TELECOMMUNICATIONS SERVICES TARIFF

TARIFF FORMAT

- A. **Page Numbering** - Page numbers appear in the upper right corner of the page. Pages are numbered sequentially. However, new pages are occasionally added to the tariff. When a new page is added between pages already in effect, a decimal is added. For example, a new page added between pages 14 and 15 would be 14.1.
- B. **Page Revision Numbers** - Revision numbers also appear in the upper right corner of each page. These numbers are used to determine the most current page version on file with the FPSC. For example, 4th Revised Page 14 cancels the 3rd Revised Page 14. Because of various suspension periods, deferrals, etc. the FPSC follows in its tariff approval process, the most current page number on file with the FPSC is not always the tariff page in effect. Consult the Check Sheet for the page currently in effect.
- C. **Paragraph Numbering Sequence** - There are nine levels of paragraph coding. Each level of coding is subservient to its next higher level:
- 2.
 - 2.1.
 - 2.1.1.
 - 2.1.1.A.
 - 2.1.1.A.1.
 - 2.1.1.A.1.(a).
 - 2.1.1.A.1.(a).I.
 - 2.1.1.A.1.(a).I.(i).
 - 2.1.1.A.1.(a).I.(i).(l).

ISSUED:**EFFECTIVE:**

By: Gary Eubanks, President/CEO
OLS, Inc.
1030 Cambridge Square, Suite E
Alpharetta, GA 30201

TELECOMMUNICATIONS SERVICES TARIFF

TARIFF FORMAT (Cont'd)

- D. Check Sheets - When a tariff filing is made with the FPSC, an updated check sheet accompanies the tariff filing. The check sheet lists the pages 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., remains the same, just revised revision levels on some pages). The tariff user should refer to the latest check sheet to find out if a particular page is the most current on file with the FPSC.

ISSUED:**EFFECTIVE:**

By: Gary Eubanks, President/CEO
OLS, Inc.
1030 Cambridge Square, Suite E
Alpharetta, GA 30201

TELECOMMUNICATIONS SERVICES TARIFF

SECTION 1 - TECHNICAL TERMS AND ABBREVIATIONS

Access Line - A telephone line provided by local exchange carriers which connect a telephone or other communications device at a customer's location to OLS, Inc.'s underlying carrier's telecommunications network switching center(s).

Authorization or Account Code - A numerical code of four to eleven digits, one or more of which codes are available to a customer to enable the customer to lawfully connect its communication devices for the purpose of accessing the telecommunications networks of OLS, Inc.'s Underlying Carrier, and which thereby are used to prevent unauthorized network access and to identify the customer and its calling volumes for billing purposes.

Carrier or Company - OLS, Inc.

Customer - The person, firm, corporation, end user or other entity which orders or uses services and is responsible for the payment of charges.

FPSC - Florida Public Service Commission.

Service Agreement - Company's standard form for the ordering and acceptance of a customer's request for and commitment to take Company's service offerings pursuant to this tariff.

Rate Center - The Points of Presence (POPs) or first point of interconnection of local exchange facilities providing access to the long distance network of the Company's Underlying Carrier and the point from which a customer's traffic is rated and billed.

Underlying Carrier - The telecommunications carrier whose network facilities provide the technical capability and capacity necessary for the transmission and reception of customer telecommunications traffic within Florida.

ISSUED:**EFFECTIVE:**

By: **Gary Eubanks, President/CEO**
OLS, Inc.
1030 Cambridge Square, Suite E.
Alpharetta, GA 30201

TELECOMMUNICATIONS SERVICES TARIFF

SECTION 2 - RULES AND REGULATIONS**2.1 Undertaking of Company**

Company undertakes to provide only those designated Services as are furnished under the terms and subject to the conditions and customer payment of the applicable rates of this tariff for communications originating and terminating within Florida.

The Company's Services are available to its customers twenty-four hours per day, seven days per week.

2.2 Limitations

2.2.1 Service is offered subject to the availability of the facilities of Company's Underlying Carrier and the provisions of this tariff.

2.2.2 Company reserves the right to discontinue furnishing service, or limit the use of service necessitated by conditions beyond its control, including without limitation, for customer non-payment of charges; or when the customer's use of a service becomes or is in violation of the law or the provisions of this tariff.

2.2.3 The Services provided under this tariff are subject to the direct and exclusive control of the Company. No one may alter or affect the Services nor transfer or assign its use of the Services without the express written consent of the Company, which consent may be withheld, without limitation, by Company in its sole discretion at any time such alteration, effect, transfer or assignment would result in an interruption of the Services or a change in the customer's location to which the Services are to be provided.

ISSUED:**EFFECTIVE:**

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OLS, Inc.
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TELECOMMUNICATIONS SERVICES TARIFF

SECTION 2 - RULES AND REGULATIONS (Cont'd)**2.2** Limitations (cont'd)

2.2.4 In the event prior written permission from the Company is given for any assignment or transfer, all regulations and conditions contained in this tariff shall apply to all such permitted assignees or transferees, as well as all conditions for service.

2.3 Liabilities of the Company

2.3.1 Company has no liability for damages arising out of mistakes, interruptions, omissions, delays, errors, or defects in the transmission or call processing of customer's communications traffic by the Underlying Carrier. The Company's liability for such damages occurring in the course of furnishing the Company's Services but not caused by its gross negligence or willful misconduct or that of its employees or agents, in no event shall exceed an amount equivalent to the proportionate charge to the customer for the period during which such mistakes, interruptions, omissions, delays, errors, or defects in the Company's furnishing of its Services occur.

2.3.2 Acceptance of the provisions of Section 2.3.1 by the Commission does not constitute its determination that the limitation of liability imposed by the Company should be upheld in a court of law; but the recognition that as it is the duty of the courts to adjudicate negligence claims and rights to recover damages therefor, so it is the duty of the courts to determine the validity of the exculpatory provisions of Section 2.3.1.

ISSUED:**EFFECTIVE:**

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TELECOMMUNICATIONS SERVICES TARIFF

SECTION 2 - RULES AND REGULATIONS (Cont'd)**2.3 Liabilities of the Company** (cont'd)

2.3.3 Company shall be indemnified and held harmless by the customer against:

- (A) Claims for libel, slander, or infringement of copyright or trademark arising out of the material, data, information, or other content of a customer's communications traffic;
- (B) Claims for patent infringement arising from a customer's use of its equipment, facilities or systems with the Company's Services; and
- (C) All other claims arising out of any act or omission of the customer in connection with any service provided by Company.

2.4 Interruption of Service

2.4.1 Credit allowance for the interruption of service is subject to the general liability provisions set forth in Section 2.3.1 herein. Customer shall receive no credit allowance for interruption of service due to Carrier's testing or adjusting, negligence of the customer, or to the failure of channels or equipment provided by the customer. It shall be the obligation of the customer to notify the Company immediately of any interruption in service for which a credit allowance is claimed. Before giving such notice, the customer shall ascertain that the trouble is not being caused by any action or omission within customer's control, or is not in wiring or equipment, if any, furnished by the customer in connection with the Company's Services.

2.4.2 No credit is allowed in the event service must be interrupted in order to provide routine service quality or related investigations.

ISSUED:**EFFECTIVE:**

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TELECOMMUNICATIONS SERVICES TARIFF

SECTION 2 - RULES AND REGULATIONS (Cont'd)**2.4 Interruption of Service (cont'd)**

- 2.4.3 Credit for failure of service shall be allowed only when such failure is caused by or occurs due to causes within the control of Company or in the event Company is entitled to a credit for the failure of the facilities of Company's Underlying Carrier used to furnish customer's service.
- 2.4.4 No credit shall be allowed:
- (A) For failure of services or facilities of customer; or
 - (B) For failure of services or equipment caused by the negligence or wilful acts of customer.
- 2.4.5 Credit for an interruption shall commence after customer notifies Company of the interruption or when Company becomes aware thereof, and ceases when service has been restored.
- 2.4.6 Before customer notifies Company of an interruption, customer shall make reasonable attempts to ascertain that customer, a third party or its or their actions and/or equipment is/are not the cause thereof.
- 2.4.7 Credits are applicable only to that portion of service interrupted.
- 2.4.8 For purposes of credit computation, every month shall be considered to have 720 hours.
- 2.4.9 No credit shall be allowed for an interruption of a continuous duration of less than two hours.

ISSUED:**EFFECTIVE:**

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TELECOMMUNICATIONS SERVICES TARIFF

SECTION 2 - RULES AND REGULATIONS (Cont'd)**2.4** Interruption of Service (cont'd)

2.4.10 The customer shall be credited for an interruption of two hours or more at the rate of 1/720th of the monthly charge for the service affected for each hour or major fraction thereof that the interruption continues. Calculations of the credit shall be made in accordance with the following formula.

Credit Formula:

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

"A" = outage time in hours

"B" = total monthly charge for affected facility

2.5 Restoration of Service

The use and restoration of service shall be administered by the Underlying Carrier in accordance with the priority system specified in the Rules and Regulations of the Florida Public Service Commission.

2.6 Deposits

The Company does not require a deposit from its customers.

2.7 Advance Payments

The Company does not collect advance payments.

ISSUED:**EFFECTIVE:**

By: Gary Eubanks, President/CEO
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TELECOMMUNICATIONS SERVICES TARIFF

SECTION 2 - RULES AND REGULATIONS (Cont'd)**2.8 Taxes**

All state and local taxes levied by governmental entities upon customers (for example, sales taxes) are listed as separate line items on customer bills and are not included in the Company's scheduled rates.

2.9 Collection of Charges

2.9.1 In the event Company incurs fees or expenses, including attorneys' fees, to collect, or attempt to collect, any charges owed Company by customer, including charges alleged to have resulted from fraud or abuse of customer's services, the Company shall charge customer all such fees and expenses, including Company's reasonable attorney's fees, incurred to collect or to attempt to collect its charges, and Company shall be entitled to recover such fees or expenses irrespective of whether it prevails in any legal action brought to collect its charges, all in accordance with and subject to the following additional legal requirements -

2.9.2 In accordance with the "filed tariff doctrine," as established by judicial and regulatory decisions and precedents, customer shall pay all charges due and owing irrespective of any claims of loss, liability, set off, damages, or other claims against Company to which customer may claim to be entitled. The duty to pay such charges shall arise upon the demand for payment by Company and shall not be delayed or deferred by the commencement of any legal or equitable action by either customer or Company in connection with such charges incurred under this tariff.

ISSUED:**EFFECTIVE:**

By: Gary Eubanks, President/CEO
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TELECOMMUNICATIONS SERVICES TARIFF

SECTION 2 - RULES AND REGULATIONS (Cont'd)

2.9.3 Customer agrees that all actions, suits, or proceedings to recover charges due under this tariff shall be prosecuted in the United States District Court for the Eastern District of Virginia. Customer consents to and submits to the exercise of jurisdiction over the subject matter, waives personal service of any and all process upon it, and consents that all such service of process be made by registered mail directed to customer at its address registered with Company. Service so made shall be deemed to be completed five business days after such process shall have been deposited in the mail, postage prepaid. Customer waives trial by jury, any objection based on forum non conveniens, any objection to venue or jurisdiction of any action instituted hereunder, and consents to the granting of such legal or equitable relief as deemed appropriate by the Court.

2.10 Employee Concessions

There are no employee concessions.

2.11 Specific Services

The Company does not currently offer any specific services for which conditions of eligibility apply.

2.12 Billing

Company's billing agent submits Company's bills to customers through certified local exchange carriers operative in Florida.

ISSUED:**EFFECTIVE:**

By: **Gary Eubanks, President/CEO**
OLS, Inc.
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Alpharetta, GA 30201

TELECOMMUNICATIONS SERVICES TARIFF

SECTION 3 - DESCRIPTION OF SERVICES**3.1 Usage Based Services**

The Company's charges are based on the actual usage of the Company's services, plus any special features and/or service options, if any. Charges begin when the designated communication termination(s) is/are accessed and enabled thereby ("connected") to receive the communications from the originating location on the network. Charges cease when the termination(s) is/are disconnected.

3.1.1. Long distance usage charges are based on the actual usage of the Company's network. Timing for all calls begin when the called party answers the call (i.e. when two-way communications are established.) Answer detection is based on standard industry answer detection methods, including hardware and software answer detection.

3.1.2 Chargeable time for all calls ends when one of the parties disconnects from the call.

3.1.3 Unless otherwise specified in this tariff, the minimum call duration for billing purposes is one minute.

3.1.4 Unless otherwise specified in this tariff, usage is measured and rounded to the higher increment for billing purposes.

3.1.5 There are no billing charges applied for incomplete calls.

ISSUED:**EFFECTIVE:**

By: Gary Eubanks, President/CEO
OLS, Inc.
1030 Cambridge Square, Suite E
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TELECOMMUNICATIONS SERVICES TARIFF

SECTION 3 - DESCRIPTION OF SERVICES (Cont'd)**3.2 Rate Plans A and B**

Carrier's Rate Plans A and B are switched equal access outbound services using standard equal access dialing to place interLATA and intraLATA calls from customer premises to points located within Florida. Rates, charges and restrictions are set forth in § 4 following.

3.3 800/888 Service

800/888 service provides for the termination of inbound toll-free calls to one-party exchange access lines from points within Florida to Customer premises within Florida.

3.4 Calling Card

Carrier offers a calling card, which allows Customer to gain access to its long distance service from anywhere nationally with service billed back to the Customer's account.

3.5 Services Not Available

Carrier does not offer 900, 911, collect or third-party billed calling.

ISSUED:**EFFECTIVE:**

By: Gary Eubanks, President/CEO
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TELECOMMUNICATIONS SERVICES TARIFF

SECTION 3 - DESCRIPTION OF SERVICES (Cont'd)**3.6** Calculation of Distance

Company's current services are not distance sensitive. Charges tariffed on a distance sensitive basis will be based on the airline distance between rate centers located within Florida. The distance between rate centers is determined by applying the vertical and horizontal coordinates associated with the rate centers involved as set forth in such major carriers tariffs as AT&T's FCC No. 10. A standard formula for calculating distance such as the following will be used.

Step 1 - Obtain the "V" and "H" coordinates for the originating point and the destination point.

Step 2 - Obtain the difference between both the "V" coordinates and "H" coordinates of each of the Rate Centers.

Step 3 - Square the differences obtained in Step 2.

Step 4 - Add the squares of the "V" difference and "H" difference obtained in Step 3.

Step 5 - Divide the sum of the square obtained in Step 4 by ten (10). Round to the next higher whole number if any fraction results from the division.

ISSUED:**EFFECTIVE:**

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OLS, Inc.
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TELECOMMUNICATIONS SERVICES TARIFF

SECTION 3 - DESCRIPTION OF SERVICES (Cont'd)

3.7 Minimum Call Completion Rate

Calls may be originated in equal access areas only (FGD) and Carrier's minimum call completion rate is 95%.

3.8 Directory Assistance

The Company provides standard Directory Assistance.

ISSUED:

EFFECTIVE:

By: **Gary Eubanks, President/CEO**
OLS, Inc.
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Alpharetta, GA 30201

TELECOMMUNICATIONS SERVICES TARIFF

SECTION 4 - RATES**4.1 Outbound Services**

Switched outbound services are available to business and residential subscribers under the following rate plans. Calls in each rate plan are billed in increments with minimum billing increments as specified. No charge is made for uncompleted call. Certain of OLS's rates differ according to time period. Peak hours are from 8:00 a.m. to 5:00 p.m. seven days per week. Off Peak hours are from 5:01 p.m. to 7:59 a.m. seven days per week.

4.1.1 Rate Plan A

Rate Plan A offers InterLATA/IntraLATA service, and is available to carrier's customers under its interexchange Rate Plans I, II, and III of its F.C.C. Tariff No. 1. Calls are billed in one (1) minute increments and are rounded up to the next higher increment.

Usage Charge

Peak \$0.25/minute

Off Peak \$0.23/minute

4.1.2. Rate Plan B

Rate Plan B offers InterLATA/IntraLATA service, and is available to carrier's customers under its interexchange Rate Plan IV of its F.C.C. Tariff No. 1. Calls are billed in one (1) minute increments and are rounded up to the next higher increment.

Usage Charge

Peak \$0.27/minute

Off Peak \$0.24/minute

ISSUED:**EFFECTIVE:**

**By: Gary Eubanks, President/CEO
OLS, Inc.
1030 Cambridge Square, Suite E
Alpharetta, GA 30201**

TELECOMMUNICATIONS SERVICES TARIFF

SECTION 4 - RATES (Cont'd)**4.2 800/888 Service**

Inbound calls are billed in one (1) minute increments and are rounded up to the next higher increment.

Usage Charge

\$0.24/minute

4.3 Calling Card Charges

Calls are billed in one (1) minute increments and are rounded up to the next higher increment.

Usage Charge

\$0.25/minute

4.4 Directory Assistance Charge:

Per Call

\$0.75

Pursuant to Florida Public Service Commission Rules and Regulations, the Company will not charge for the first fifty (50) directory assistance calls made each month by a handicapped person.

4.5 Late Payment Charge

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

ISSUED:**EFFECTIVE:**

By: Gary Eubanks, President/CEO
OLS, Inc.
1030 Cambridge Square, Suite E
Alpharetta, GA 30201

TELECOMMUNICATIONS SERVICES TARIFF

SECTION 4 - RATES (Cont'd)**4.6 Method of Computing Charges**

Charges for each call are totaled by rate period. If the computed charges include a fraction of a cent, the fraction is rounded up to the next whole cent (e.g., \$1.4266 would be rounded up to \$1.43).

4.7 Regulatory Costs, Fees, and Taxes

4.7.1 A charge equal to 1.5 % of the total amount of customer's bill applies for payment of the Florida Gross Receipts Tax. This charge is listed on the customer's bill under Taxes and Other Charges.

4.7.2 A monthly administrative charge equal to 0.5 % of the total amount of customer's bill applies for payment of Florida's Regulatory Assessment Fee imposed on Carrier and Carrier's cost of billing and collection of taxes and regulatory fees. This charge is listed on the customer's bill under Taxes and Other Charges.

4.7.3 All taxes levied directly upon the customer by any governmental entity, such as sales taxes, are listed on the customer's bill under Taxes and Other Charges.

4.8 Returned Check Charge

Carrier charges a fee of \$20.00 or 5% of the amount of any check returned for insufficient funds, whichever is greater.

4.9 Promotions

Carrier promotions, when offered, must be approved by the FPSC. Such promotions will specify any charges reduced or waived; customers who are eligible for the promotion; the conditions of eligibility; and the starting and ending dates of the promotional offer. Customer promotional rates are limited to ninety (90) days in any twelve (12) month period.

ISSUED:**EFFECTIVE:**

By: Gary Eubanks, President/CEO
OLS, Inc.
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Alpharetta, GA 30201

TELECOMMUNICATIONS SERVICES TARIFF

SECTION 4 - RATES (Cont'd)**4.10 Discounts for Hearing Impaired Customers**

A telephone toll message which is communicated using a telecommunications device for the deaf (TDD) by properly certified hearing or speech impaired persons or properly certified business establishments or individuals equipped with TDDs for communicating with hearing or speech impaired persons will receive, upon request, credit on charges for certain intrastate toll calls placed between TDDs. The credit to be given on a subsequent bill for such calls placed between TDDs will be equal to applying night rate during business day hours and the night rate for night rate calls. Discounts do not apply to surcharges or previously discounted charges.

4.11 Operation of Telecommunications Relay Service

Intrastate toll calls received from the relay service, each local exchange and interexchange telecommunications company billing relay call will be discounted by 50% of the applicable rate for a voice nonrelay call except that where either the calling or called party indicates that either party is both hearing and visually impaired, the call will be discounted 60% off the applicable rate for 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.

ISSUED:**EFFECTIVE:**

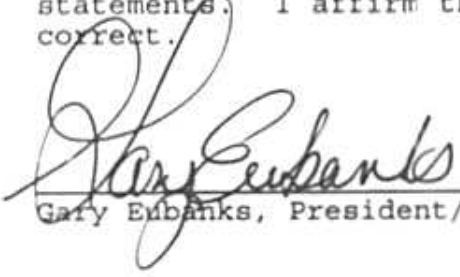
By: Gary Eubanks, President/CEO
OLS, Inc.
1030 Cambridge Square, Suite E
Alpharetta, GA 30201

EXHIBIT 3

OLS, Inc.

BALANCE SHEET AND PROJECTED PROFIT AND LOSS STATEMENT

Attached are Applicant's Balance Sheet and a Projected Profit and Loss Statement. Applicant is a start-up company, just formed on April 17, 1997, and does not yet have audited financial statements. I affirm that the financial statements are true and correct.



Gary Eubanks, President/CEO



Geri Clary, Vice President/
Treasurer/Chief Financial Officer

EXHIBIT 4

OLS, Inc.

TECHNICAL QUALIFICATIONS

Applicant is a non-facilities based reseller of telecommunications services. As such, facilities are maintained utilizing the technical expertise of its underlying carrier. Management profiles of the principals are attached.

GARY K. EUBANKS

Professional Experience

1996 - Present

President/CEO

OLS, Inc., Aphetta, Georgia

Responsible for all areas of business including but not limited to executive and mid-level management, business plan development, acquisitions and mergers, company evaluations, network design, network configuration and optimization, carrier contract negotiations, marketing plan development, customer service development, employee policy and procedures, state certificate applications and tariff filings, corporate investments, budget development, strategic planning and public relations.

1992 - 1996

President

L&M Consulting, Pompano Beach, Florida

Provided assistance on a consulting basis to switched and switchless resellers primarily in the areas of: carrier contract negotiations, billing contract negotiations, product development, state certifications, development and implementation of customer service departments, compliance with state and federal regulatory bodies, development of business and marketing plans, development of in-house telemarketing programs, implementation of policies and procedures for various departments including management levels, external relationships, and communication between client and contractual parties.

1985 - 1992

Vice-President

Electro, Inc., Tucker, Georgia

Responsible to the President for the profitable operations of the corporation, which provided installation and cabling for all major PBX systems. Established the sales office and staff, expanded training programs for all technical personnel to include evolving industry technology, maintained and established all customer relationships, implemented cost reductions totaling more than \$800,000, and automated operations, reducing personnel requirements.

Professional Memberships

Member of the America's Carriers Telecommunications Association (ACTA).

Member of the Telecommunications Resellers Association (TRA).

Education

B.A. (Business) from Georgia State University.

GERI CLARY

Experience:

1996-Present OLS, Inc. Alpharetta, Georgia
Vice President - CFO

Responsible for all financial aspects of the company including financial reporting (internal & external), financial forecasts and budgets, strategic planning, cash management, corporate investments, internal accounting controls, the accounts receivable department, the accounts payable department, the personnel department, and the payroll department. Responsible for the professional staff including the MIS group. Negotiate carrier contracts and billing contracts. Oversee all customer credit approvals.

1995 - Present America's Tele-Network Corporation (ATN) Roswell, Georgia
Controller

Responsible for strategical planning and development based on current marketing plan. Established the Financial Department including the setup of the current Accounting System. Assist in carrier and billing and collection contract negotiations. Responsible for all financial aspects of the business including budget development, financial data for internal and external use and interpreter of all financial results.

1992 - 1994 GC Accounting Roswell, Georgia
President

Financial consultant to small companies in the telecommunication, automobile and computer industries. Provided profit and loss analyses, financial planning models, accounting controls and accounting policies and procedures consistent with company organizational objectives.

United Stationers Supply Company Norcross, Georgia
Region Control Analyst

Responsible for the preparation of all monthly and quarterly financial reporting submitted to corporate. Analyzed and interpreted financial data reviewed by internal management, prepared and coordinated budgets for regional office and five other divisions on an individual and consolidated basis. Served as support to divisional management. Supervised over 20 accounting personnel within the accounting department.

1989 - 1992 Carter, Belcourt & Atkinson, P.C. - Certified Public Accountants Lakeland, Florida
Tax Accountant

Prepared corporate, partnership and personal returns. Assisted in several audits in the citrus and automobile industries. Participated in all CPE courses and maintained tax library.

Education:

B.S. in Accounting, summa cum laude
Florida Southern College, Lakeland, Florida

HELEIN & ASSOCIATES, P. C.

ATTORNEYS AT LAW

8180 GREENSBORO DRIVE
SUITE 700
MCLEAN, VA 22102

(703) 714-1300 (TELEPHONE)
(703) 714-1330 (FACSIMILE)

DEPOSIT

DATE

WRITER'S DIRECT DIAL NUMBER:

(703) 714-1307

June 5, 1997

D540

JUN 06 1997

VIA OVERNIGHT DELIVERY

Sonja Jones
Florida Public Service Commission
2540 Shumard Oak Boulevard
Tallahassee, FL 32399-0850

970679.71

Re: OLS, Inc.'s Application for Authority to Provide Interexchange
Telecommunications Service Within the State of Florida

Dear Ms. Jones:

Enclosed are an original and twelve (12) copies of OLS, Inc.'s Application for Authority to Provide Interexchange Telecommunications Service Within the State of Florida. OLS, Inc. is a non-facilities based reseller of 1+, 800, and calling card telecommunications services. OLS has requested its authority to do business in Florida, but has not yet received it. We will forward it under separate cover upon receipt. Also enclosed is the filing fee of \$250.00 made payable to the Florida Public Service Commission. If you have any further questions regarding this matter please contact me at the number above.

An extra copy of this filing is enclosed. Please date-stamp and return the extra copy in the self-addressed, stamped envelope provided. If you have any questions regarding this applications please contact me at the number listed above.

OLS, INC.
OPERATING ACCOUNT
1030 CAMBRIDGE SQUARE, SUITE E
ALPHARETTA, GA 30201

SUNTRUST BANK, ATLANTA
ATLANTA, GA 30303

1028

6/3/97

PAY TO THE ORDER OF Florida Public Service Commission

\$ **250.00

Two Hundred Fifty and 00/100*****

Florida Public Service Commission

DOLLARS

Security Features Included Details on back

MEMO

Eric Clay