

ORIGINAL

405 N. Ocean Blvd., #320  
Pompano Beach, FL 33062  
Tel: 954-943-6277  
Mob: 954-261-9436  
Fax: 954-942-9271



# Memo

Check is being and forwarded  
to Fiscal for deposit. Fiscal to forward  
deposit information to Records.

Initials of person who forwarded check

**To:** Florida Public Service Commission, Staff  
**From:** Sadler L. James  
**Date:** 10/7/2002  
**Re:** A-LEC & IXC APPLICATIONS

021028-TX

Please find attached the following:

1. Applications from TALK & PAY, INC, to provide A-LEC & IXC services:
  - a. One (1) Original and six (6) copies of the "Application for Authority to Provide Alternative Local Exchange (A-LEC) Service within the state of Florida. The A-LEC Tariff will be filed later. 10890-02
  - b. One (1) Original and six copies (6) of the "Application for Authority to Provide Interexchange Telecommunications (IXC) Service within the state of Florida. The IXC Tariff is also included as required.
2. Two brown manila envelopes marked "Attention, Confidential and Proprietary financial information, pursuant to section 364.183 Florida Statutes". It is intended that this information be treated as confidential and not published by the state.
  - a. An envelope marked A-LEC contains all financial information related to the application and a check, numbered #0092 for \$250. 10891-02
  - b. An envelope marked IXC containing all financial information related to the application and a check numbered #0091 for \$250.
3. A self addressed, pre-posted US mail envelope for sending back the "file copies", date stamped receipt of the applications.

Please call me at 954-943-6277 or 954-261-9436 if you have any questions or if I have left something out.

Thank you.

02 OCT 8 - 100 20

DISTRIBUTION CENTER

DOCUMENT NUMBER DATE

10890 OCT-8 8

PROCESSED BY THE STATE

Original Copy

A-LEC Application for Talk and Pay, Inc.

ORIGINAL

**Talk and Pay, Inc.**  
1205 Hillsboro Mile, #303  
Hillsboro Beach, FL. 33062  
Tel: 954-255-8797 Fax: 954-360-9169  
E-mail: phanderhan@nowthatsfast.com

September 6, 2002

RECEIVED: PSC  
02 OCT - 8 PM 12: 54  
COMMISSION  
CLERK

Florida Public Service Commission  
Division of Records and Reporting  
2450 Shumard Oak Blvd.  
Tallahassee, Florida 32399-0850

021028-TX

Re: Application For Authority To Provide **Alternative Local Exchange (A-LEC)**  
Service Within The State Of Florida

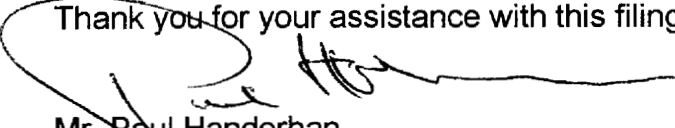
Ladies and Gentlemen:

On behalf of TALK AND PAY, INC., we enclose for filing the original and six (6) copies of the Application of TALK AND PAY, INC., for Authority to provide **Alternative Local Exchange (A-LEC) Service** within The State Of Florida. Please find enclosed a check in the amount of \$250.00.

Please acknowledge receipt of these documents by date stamping the additional copy of the application marked "File Copy" and return it to us for our files in the enclosed self-addressed, pre-paid envelope.

Also, please find a highlighted envelope marked "Confidential"; this contains the 2002 unaudited signed financial statements to be included in the above referenced docket. This financial information is considered by the applicant to be "proprietary and confidential". This information would be of use to competitors and disclosure would impede the activities of the Company. Therefore, TALK AND PAY, INC., requests that the financial data be treated as confidential material pursuant to section 364.183, Florida Statutes.

Thank you for your assistance with this filing.

  
Mr. Paul Handerhan  
President, Talk and Pay, Inc.

This claim of confidentiality was filed by or on behalf of a "telco" for Confidential DN 10891-02. The document is in locked storage pending advice on handling. To access the material, your name must be on the CASR. If undocketed, your division director must obtain written EXD/Tech permission before you can access it

RECEIVED & FILED

  
FPSC-BUREAU OF RECORDS | 10891-02 | OCT-08

FPSC-02

Original Copy

A-LEC Application for Talk and Pay, Inc

**\*\* FLORIDA PUBLIC SERVICE COMMISSION \*\***

**DIVISION OF REGULATORY OVERSIGHT**  
**CERTIFICATION SECTION**

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

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Instructions

- ◆ This form is used as an application for an original certificate and for approval of the assignment or transfer of an existing certificate. In the case of an assignment or transfer, the information provided shall be for the assignee or transferee (See Page 12).
- ◆ Print or type all responses to each item requested in the application and appendices. If an item is not applicable, please explain why.
- ◆ Use a separate sheet for each answer which will not fit the allotted space.
- ◆ Once completed, submit the original and six (6) copies of this form along with a non-refundable application fee of **\$250.00** to:

**Florida Public Service Commission**  
**Division of Records and Reporting**  
**2540 Shumard Oak Blvd.**  
**Tallahassee, Florida 32399-0850**  
**(850) 413-6770**

- ◆ If you have questions about completing the form, contact:

**Florida Public Service Commission**  
**Division of Regulatory Oversight**  
**Certification Section**  
**2540 Shumard Oak Blvd.**  
**Tallahassee, Florida 32399-0850**  
**(850) 413-6480**

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### APPLICATION

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

**Original certificate** (new company).

**Approval of transfer of existing certificate:** Example, a non-certificated company purchases an existing company and desires to retain the original certificate of authority.

**Approval of assignment of existing certificate:** Example, a certificated company purchases an existing company and desires to retain the certificate of authority of that company.

**Approval of transfer of control:** Example, a company purchases 51% of a certificated company. The Commission must approve the new controlling entity.

**2. Name of company:**

**Name:** Talk and Pay, Inc.  
**Street:** 1205 Hillsboro Mile, #303  
**City:** Hillsboro Beach  
**State:** FL  
**Zip Code:** 33062

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

Not Applicable

**4. Official mailing address (including street name & number, post office box, city, state, zip code):**

**Name:** Talk and Pay, Inc.  
**Street:** 1205 Hillsboro Mile, #303  
**City:** Hillsboro Beach  
**State:** FL  
**Zip Code:** 33062

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

**Name:**                **Talk and Pay, Inc.**  
**Street:**            1205 Hillsboro Mile, #303  
**City:**                Hillsboro Beach  
**State:**                FL  
**Zip Code:**          33062

**6. Structure of organization:**

- |  |   |
|--|---|
| <input type="checkbox"/> Individual          | <input checked="" type="checkbox"/> Corporation |
| <input type="checkbox"/> Foreign Corporation | <input type="checkbox"/> Foreign Partnership    |
| <input type="checkbox"/> General Partnership | <input type="checkbox"/> Limited Partnership    |
| <input type="checkbox"/> Other               |   |

**7. If individual, provide:**

Name:    Not Applicable

Title:

Address:

City/State/Zip:

Telephone No.: \_\_\_\_\_ Fax No.:

Internet E-Mail Address:

Internet Website Address:

**8. If incorporated in Florida, provide proof of authority to operate in Florida:**

**(a) The Florida Secretary of State corporate registration number:**  
**P02000087194**

**9. If foreign corporation, provide proof of authority to operate in Florida:**

(a) The Florida Secretary of State corporate registration number:

Not Applicable

**10. If using fictitious name-d/b/a, provide proof of compliance with fictitious name statute (Chapter 865.09, FS) to operate in Florida:**

(a) The Florida Secretary of State fictitious name registration number:

Not Applicable

**1. If a limited liability partnership, provide proof of registration to operate in Florida:**

(a) The Florida Secretary of State registration number:

Not Applicable

**12. If a partnership, provide name, title and address of all partners and a copy of the partnership agreement.**

Name: Not Applicable

Title:

Address:

City/State/Zip:

Telephone No.: \_\_\_\_\_ Fax No.:

Internet E-Mail Address:

Internet Website Address:

**13. If a foreign limited partnership, provide proof of compliance with the foreign limited partnership statute (Chapter 620.169, FS), if applicable.**

(a) The Florida registration number: Not Applicable

**14. Provide F.E.I. Number(if applicable): 55-0791710**

**15. Indicate if any of the officers, directors, 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. Provide explanation.

NONE of the officers, directors or stockholders of Talk and Pay, Inc. have previously been adjudged bankrupt, mentally incompetent, found guilty of any felony or of any crime. Neither is there any pending proceeding which will result in such action

(b) an 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.

NO officer, director, or stockholder is affiliated with any other Florida certificated telephone company

**16. Who will serve as liaison to the Commission with regard to the following?**

(a) The application:

Name:	Sadler L. James
Title:	Consultant for Talk and Pay, Inc. Direct Guidance, Inc.
Address:	405 N. Ocean Blvd, #320
City, State, Zip:	Pompano Beach, FL, 33062
Telephone No:	954-943-6277
Internet E-mail Address:	<u>dirguide@bellsouth.net</u>
Internet Website Address:	Not applicable

(b) Official point of contact for the ongoing operations of the company:

Name: Mr. Paul Handerhan  
 Title: President.  
 Address: 1205 Hillsboro Mile, #303  
 City, State, Zip: Hillsboro Beach, FL, 33062  
 Telephone No: 954-255-8797  
 Internet E-mail Address: phanderhan@nowthatsfast.com  
 Internet Website Address: www.talkandpay.com

(c) Complaints/Inquiries from customers:

Name: Mr. Ray West  
 Title: Vice President.  
 Address: 1205 Hillsboro Mile, #303  
 City, State, Zip: Hillsboro Beach, FL, 33062  
 Telephone No: 954-255-8797 or 800-218-8665  
 Internet E-mail Address: phanderhan@nowthatsfast.com  
 Internet Website Address: www.talkandpay.com

**17. List the states in which the applicant:**

(a) has operated as an alternative local exchange company.

NONE

(b) has applications pending to be certificated as an alternative local exchange company.

NONE

(c) is certificated to operate as an alternative local exchange company.

NONE



- (d) has been denied authority to operate as an alternative local exchange company 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

**18. Submit the following:**

- A. Managerial capability: give resumes of employees/officers of the company that would indicate sufficient managerial experiences of each.**

See Attachment 18.A Managerial Capability

- B. Technical capability: give resumes of employees/officers of the company that would indicate sufficient technical experiences or indicate what company has been contracted to conduct technical maintenance.**

See Attachment 18.B Technical Capability

**C. Financial capability.**

The application **should contain** the applicant's audited financial statements for the most recent 3 years. If the applicant does not have audited financial statements, it shall so be stated.

The unaudited financial statements should be signed by the applicant's chief executive officer and chief financial officer **affirming that the financial statements are true and correct** and should include:

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

All the financial information is provided under a separate cover, The financial information is considered by the applicant to be proprietary and confidential. This information would be of use to competitors and disclosure would impede the activities of the Company. Applicant thus requests that the financial data be treated as confidential material pursuant to section 364.183, Florida Statutes.

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

Further, the following (which includes supporting documentation) should be provided:

1. **written explanation** that the applicant has sufficient financial capability to provide the requested service in the geographic area proposed to be served  
The Applicant has sufficient financial capability to provide the requested service in the geographic area proposed to be served.
2. **written explanation** that the applicant has sufficient financial capability to maintain the requested service.  
The Company has sufficient financial capability to maintain and operate the requested services.
3. **written explanation** that the applicant has sufficient financial capability to meet its lease or ownership obligations.  
The Company has sufficient financial capability to meet any lease and ownership obligations.

**THIS PAGE MUST BE COMPLETED AND SIGNED**

**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 gross operating revenue derived from intrastate business. Regardless of the gross operating revenue of a company, a minimum annual assessment fee of \$50 is required.
2. **GROSS RECEIPTS TAX:** I understand that all telephone companies must pay a gross receipts tax of two and one-half percent on all intra and interstate business.
3. **SALES TAX:** I understand that a seven percent sales tax must be paid on intra and interstate revenues.
4. **APPLICATION FEE:** I understand that a non-refundable application fee of \$250.00 must be submitted with the application.

**UTILITY OFFICIAL:**

Paul Handerhan  
 Print Name Paul Handerhan  
President  
 Title President  
954-255-8797  
 Telephone No.

[Signature]  
 Signature  
6/9/02  
 Date  
954-360-9169  
 Fax No.

**Address:**

Name:	Mr. Paul Handerhan
Title:	President.
Address:	1205 Hillsboro Mile, #303
City, State, Zip:	Hillsboro Beach, FL, 33062
Telephone No:	954-255-8797
Internet E-mail Address:	phanderhan@nowthatsfast.com
Internet Website Address:	www.talkandpay.com

**THIS PAGE MUST BE COMPLETED AND SIGNED**

**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 company 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."**

UTILITY OFFICIAL:

Paul Handerhan  
 Print Name Paul Handerhan

President  
 Title President

954-255-8797  
 Telephone No.

[Signature]  
 Signature

6/9/02  
 Date

954-360-9169  
 Fax No.

Address:

Name:	Mr. Paul Handerhan
Title:	President.
Address:	1205 Hillsboro Mile, #303
City, State, Zip:	Hillsboro Beach, FL, 33062
Telephone No:	954-255-8797
Internet E-mail Address:	phanderhan@nowthatsfast.com
Internet Website Address:	www.talkandpay.com

**INTRASTATE NETWORK** (if available)

Chapter 25-24.825 (5), Florida Administrative Code, requires the company to make available to staff the alternative local exchange service areas only upon request.

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

1) NONE 2)

3) 4)

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

1) NONE 2)

3) 4)

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

POP-to-POP OWNERSHIP

1) NONE

2)

3)

4)

**CERTIFICATE SALE, TRANSFER, OR ASSIGNMENT STATEMENT**

I, (Name) Not Applicable  
(Title) \_\_\_\_\_ of (Name of Company)

and current holder of Florida Public Service Commission Certificate Number #  
\_\_\_\_\_, have reviewed this application and join in the petitioner's request for a:

- (    ) sale
- (    ) transfer
- (    ) assignment

of the above-mentioned certificate.

**UTILITY OFFICIAL:**

\_\_\_\_\_  
**Print Name**

**Signature**

\_\_\_\_\_  
**Title**

**Date**

\_\_\_\_\_  
**Telephone No.**

**Fax No.**

**Address:**

**Attachment 18.A**

**Managerial Capability**

**Please find attached the resumes of**

**Mr. Paul Handerhan**

**and**

**Mr. Ray B. West**

# PAUL HANDERHAN

## SUMMARY OF QUALIFICATIONS

Strong background in business development and management skills.  
Committed to the highest standards and methodology to provide  
Technical solutions to turn business requirements into workable systems.

## EXPERIENCE

### MCS, Inc. – Coral Springs (2000 – Present)

President

Owner operator of a private cable company. Developed business plan and  
Managed day-to-day operations. Built and operated 35 smatv/mdu  
locations. System operator for WSNET. Regional contractor in South  
Florida for master operator Pace Electronics.

Setup and manage DIRECTV cable systems for Hotels, Office Buildings  
and multiple dwelling unit buildings. This includes installation and setup of  
satellite antenna, alignment of satellite antenna for optimal signal strength  
and wiring of RG-6 cable. In some cases, install and route cable  
distribution to satellite receivers and interface to telephone jacks as  
required.

Provide customer service and technical service for installed systems

### MediaLink – Hillsboro Beach (1996 – 2000)

President

Focused on our business goals in conjunction with tracking the ever-  
changing trends with-in the technology industry. We have paired with the  
right people, practices, and vision to provide an important competitive edge  
to stay ahead of our competitors. Companies core markets are providing  
wireless and VOIP solutions to call centers and hotels.

## EDUCATION

Broward Community College

IT Technology

Southern Connecticut State University



# RAY B. WEST

## SUMMARY OF QUALIFICATIONS

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Successfully demonstrated proficiency and professionalism in the following areas:

- Management/operation of community-based agencies
- Client development and customer relations
- Business/marketing analysis and contract creation
- Community relations and governmental affairs
- Organizational behavior and staff management

## EXPERIENCE

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2000–Present MediaLink Communication Services Hillsboro Beach, FL  
*Senior Executive Vice President*

- Develop and manage marketing and sales.
- Provide communication-solutions consulting for clients.
- Develop new markets.
- Oversight of all company operations.

1999–2002 Project Teamwork 4Kids Ft. Lauderdale, FL  
*Vice President, Development and Recruitment*

- Initiate and develop relationships with denominations, churches, corporations and foundations to establish foster care programs and fundraising opportunities.
- Supervise foster care programs.
- Write and negotiate contracts with the State for foster care.
- Grant writing: secured over \$200,000 in municipal grants.
- Manage, direct and motivate 15 employees.
- Establish and oversee a \$500,000 capital campaign.
- Manage \$2 million grant from foundation.
- Print, radio, television media liaison.

1997–1999 Habitat for Humanity Ft. Lauderdale, FL  
*Executive Director*

- Supervised and motivated all employees
- Reported to Board of Directors regarding strategic planning and growth management
- Successfully completed a \$350,000 capital campaign
- Active in earned media

Oversight of program implementation and development

1996–1997 Ligonier Baptist Church Ligonier, PA  
*Assistant Pastor*

- Established and supervised all youth ministries
- Coordinated adult and youth international mission building projects
- Developed youth programs for state denomination

1994–1996 Cedar Hill Baptist Church Cleveland, OH  
*Director of Youth and Family Ministries*

- Directed all Christian education
- Wrote and disbursed educational budget
- Hosted weekly radio program

Prior work experience in corporate business development, telecommunications, acute care mental health facility, and clinical case management.

#### EDUCATION

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1992 Liberty University Lynchburg, VA  
■ BS, Psychology.

#### COMMUNITY INVOLVEMENT

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Iron Gator Award Recipient  
President of Psi Chi Psychological National Honor Society  
Creator and host of “The Solid Rock Café” radio program  
Organized and participated in International mission trips to Jamaica, Scotland, Nassau and the Dominican Republic  
Ordained Minister, Ligonier Baptist Church  
University of Florida football player  
Ligonier High School football coach  
Certified to administer and score career assessment personality inventory.

## **Attachment 18.B**

### **Technical Capability**

The technical services for Talk and Pay, Inc. have been contracted to Coastal Technologies Group, Inc (CTGI). CTGI works with dozens of network providers, switching and transmission vendors, and hardware platforms to provide scalable, cost effective, high performance Interconnection, Operational Support Systems, Signaling System Number Seven (SS7), and Computer Telephony Integration (CTI) for the carrier marketplace. The President, CEO, is Mr. Richard Kane.

Pertinent information is:

Company Name:	Coastal Technologies Group, Inc.
Street:	5030 Champion Boulevard, G-6
Unit:	PMB 183
City:	Boca Raton
State:	FL
Zip:	33496
Phone:	800-448-2835
Fax:	561-963-6488
E-mail:	<a href="mailto:Rkane@CTGi.biz">Rkane@CTGi.biz</a>
Web:	<a href="http://www.CTGi.biz">www.CTGi.biz</a>