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LOCAL EXCHANGE TARIFF 42nd Revised Sheet 9 Replacing 41st Revised Sheet 9

LOCAL EXCHANGE TARIFF

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1.3 EXCHANGES BY RATE GROUP - (Continued)

1.3.4 Rate Group D(1)

Kansas City Metropolitan Exchange

Principal Zone(2)

Metropolitan <u>Calling Ares-1 Zones</u> Gladstone(2) Independence(2) Parkville(3) Raytown(2) South Kansas City(2)

Metropolitan <u>Galling Area-2 Zones</u> Belton(2) Blue Springs(2) East Independence(2) Lee's Summit(2) Liberty(2) Nashua(2)

(CP) Tiffany Springs(2)

MISSOURI Sc. Louis Metripablic Define Commission Principal Zone (2)

Metropolitan
 <u>Calline_Area-1_Zones</u>

 Ferguson (2)
 Ladue (2)
 Mehlville (2)
 Overland (2)
 Riverview (2)
 Sappington (2)
 Webster_Groves (2)

Metropolitan <u>Calling Area-2 Zones</u> Bridgeton (2) Creve Coeur(2) Florissant (2) Kirkwood(2) (CP) Oshville (2) Spanish Lake (2)

APPENDIX B

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See Paragraph 1.1.3, preceding.
 One-party service only available.

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LOCAL EXCHANGE TARIFF

1 7 TYPERANTES BY ANDE GROUP

1.3.1 Rate Group A(4)

Adrian(1)(2)(5)Advance (1) (2) (5)Agency(1)(5) Altenburg-Frohna (1)(2)(5)Ancoura (1) (3) (2) Archie(1)(2)(5) Argyle(2)(5) Armstrong (1) (2) (5) Ash Grove(2)(5) Beaufort(2)(5) Bell City(1)(2)(5) $B_{enton}(1)(3)(5)$ Billings(1)(2)(5) Bismarck(1)(3)(5) Bloomfield(1)(3)(5) Bloomsdale(1)(2)(5)Bonne Terre(1)(3)(5)Eoonville(1)(2)(5)Bowling Green(2)(5) Brookfield(2)(5) Campbell(2)(5) Cardwell(1)(2)(5) Carl Junction(1)(3)(5)

-	Carrollton(2)(3)(5)
	Caruthersville(1)(3)(5)
	Center(2)(5)
	Chaffee(1)(3)(5)
	Charlescon(1)(3)(5)
	Clarksville(1)(2)(5)
	Clever(1)(3)(5)
(CB)	Climax Springs(2)(5)
	Deering(1)(3)(5)
	$D \neq Xalb(1)(5)$
	Delta(1)(2)(5)
	Downing (2) (5)
	East Prairie(1)(3)
	Edina (2) (5)
	Elsberry(1)(2)(5)
	Essex(1)(3)(5)
	Eureka (1) (5)
(CP)	Farley(2)(5)
	Fayette(1)(2)(5)
	Fisk(1)(3)(5)
	Frankford(2)(5)
(CP)	Fredericktown(Z)(S)
	Freeburg(2)(5)
	Gideon(1)(2)(5)
	Glasgew(1)(3)(5)

MISSOURI Public Service Commission Grain Valley (1)(3)(5)Gray Summit(1)(3)(5) (CP) Greenwood(1)(3)(5) Hayti (1) (2) (c) Merculaneum-Pevely (1)(3)(5) Higbee(1)(3)(5) Hillsboro(1)(3)(5) Holcomb(1)(3)(5)Eornersville (1)(2)(5)Jasper(2)(5)Knob Noster(2)(5) Lamar (2)(5)LaMonte(2)(5) Lancaster(2)(5) Leadwood(1)(3)(5)Lilbourn(1)(2)(5)(CP) Linn(2)(5) Lockwood(2)(5) Louisiana(1)(2)(5) Macks Creek(2)(5) Malden(1)(2)(5)(CP) Marble H111(2)(5) Marceline(2)(5) Marionville(2)(5) Marston(1)(2)(5) Meta(2)(5)

(1) Extended Area Scrvice - See Paragraph 1.4. (2) Message Rate Business Service not offered. Message Rate Business Service obsolete - limited to existing customers FILED (3) (4) See Paragraph 1.1.3, preceding. (5) One-party service only available. MAR 3 0 1395 Issued: Effective: FEB 2 9 1996 MAR 3 0 1996 By HORACE WILKINS, JR., President-Missouri Southwestern Bell Telephone Company

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 Extended Area Service - See Paragraph 1.4.
 Message Rate Business Service not offered.
 Message Rate Business Service obsolete - limited to existing customers. FILED See Paragraph 1.1.3, preceding. FEB 20 1996 (4) (5) One-party service only available. FEB 2 0 1998 PUBLIC SERVICE COMM

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LOCAL EXCHANGE TARIFF

1.3 EXCHANGES BY RATE GROUP- (Continued)

1.3.2 Rate Group B(4)

FEB 29 1993

MISSOURI Public Service Commission

Camdonton (1) (2) (5) Cape Girardeau(1) (2) (5) Carthage(2) (5) Cedar Hill(1) (2) (5) Chesterfield(1) (5) Chillicothe(2) (5) Desoto(1) (2) (5) Detter(1) (2) (5) Eldon(1) (3) (5) Excelsion Springs(5)

(CP) Parmington(1)(2)(5)
Fenton(1)(5)
Festus-Crystal City(1)(2)(5)
Flat xiver(1)(2)(5)
Fulton(2)(5)
Gravois Mills(1)(2)(5)
Hannibal(2)(5)
Harvester(1)(5)
High Ridge(1)(5)
Imperial(1)(2)(5)
Jackson(1)(2)(5)
Joplin(1)(2)(5)
Kennett(1)(2)(5)

Marshall(2)(5) Maxville(1)(5) Merico(2)(5)Monetz(1)(2)(5) Moberly(1)(2)(5) Neosho(2)(5) Nevada(1)(2)(5)Pacific(1)(2)(5) Perryville(1)(2)(5) Pond (1) (5) (CP) Poplar Bluff(1)(2)(5) St. Charles (1) (2) (5) St. Clair(3)(5)St. Joseph (1) (5) Sedalia(Z)(5) Sikeston(1)(2)(5) Union(1)(2)(5)Valley Park(I)(5) Washington (3) (5) Webb City(1)(2)(5)

Manchester(1)(5)

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(1) Extended Area Service - See Paragraph 1.4. (2) Message Rate Business Service obsolece-limited to existing custing f() 1996

(3) Message Rate Business Service not offered.

(4) See Paragraph 1.1.3, preceding.

(5) One-party service only available.

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LOCAL EXCHANGE TARIFF

32nd Revised Sheet a

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LOCAL EXCHANGE TARIFF

(AT) 1.3 EXCHANGES BY RATE GROUP- (Continued)

(FC) 1.3.3 Rate Group C(2)

Springfield Motropolitan Enghance

Principal Zone -Principal Zone Base Rate Area(3)

Metropolitan Calling Area-1 (MCA-1) Zones

Fair Grove(3) Nixa(1)(3) Republic(1)(3) Rogersville(3) Strafford(3) Willard(3) RECEIVED

Replacing 3160 Revised Sheet 6

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Extended Area Service - See Paragraph 1.4.
 See Paragraph 1.1.3, preceding.
 One-party service only available.



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GENERAL AND LOCAL EXCHANGE TARIFF

LOCAL EXCHANGE SERVICE

G. Local Exchange Listings

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1. Exchange Listings (Includes EAS 'Points, EAS Rate Component, Rate Schedule and Rate Group)

		EAS R	ate	ia Sorvice Commissio Rate	
Exchange Name	<u>EAS Points</u>	<u> </u>	<u>_Res.</u>	<u>Sch./Gro</u>	ЧD
Alton Amazonia Annapolis Arcola Ashland Augusta	Thomasville Savannah Greenfield Columbia	\$ 1.80 4.50 - 3.20 2.85 -	2.45	A-2 A-1 A-1 A-1 A-2 Metro	
Aurora Ava Avenue City	Cosby, Helena,	-	-	A-3 A-3	
Avilla	Savannah -	4.90 -	2.65	A-1 A-1	
Belgrade Belle Belleview	·	- - -	- - - **	A-1 A-2 A-1	
Birch Tree Bland Blue Eye Bolckow	- - Rosendale, Savannah, Whitesville	- - - 6.95	- 3.75	A-1 A-1 A-2	(D)
Boss Bourbon Bradleyville Branson Branson West	Forsyth Branson West Branson	6.93 - .75 1.65 2.65	- - .75	A-1 A-1 A-2 A-1 A-4 A-2	

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- 1st Revised Sheet 7

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GENERAL AND LOCAL EXCHANGE TARIFF

LOCAL EXCHANGE SERVICE

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G. Local Exchange Listings (Cont'd)

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1. Exchange Listings (Includes EAS Points, EAS Rate Component, MissCURI Rate Schedule and Rate Group) (Cont'd) Public Service Commission

Exchange Name	EAS Points	EAS R Compo Bus.		Rate <u>Sch./Group</u>
Braymer	_	-		A-1
Bronaugh-Moundville	-	-	-	A-1
Brunswick (Triplett)	-	-	-	A-1
Buffalo	-	-	-	A-3
Bunker	-	-	- .	A-1
Cabool	~			A-2
Caledonia	-	-	-	A-1
Cameron	Kidder	\$.40	\$.20	A-3
Canton	-		-	A-2
Cape Fair	-	- .	-	A-2
Cassville	Exeter, Jenkins,			• -
	Mano, Washburn	2.90	Z_90	A-3
Caulfield	Gainesville	3.10	3.10	A-2
Cedar Creek	Forsyth	.75	.75 👙	
Centerville	-	-•	-	A-1
Centralia	Clark, Sturgeon	.55	.30	A-2
Chamois	-		-	A-1
Clarence	-		-	A-1
Clark	Centralia, Sturgeon	3.55	1.90	A-1
Clarksdale	_	-	-	A-1 (
0.11				(
Collins	- Kabland Hallandla	-	-	A-1
Columbia	Ashland, Hallsville,	.30	.15	A-5
Concentia	Rocheport	- 20	.10	A-2
Concordía		-	-	A-2 A-2
Conway	~	-	-	R-2

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GENERAL AND LOCAL EXCHANGE TARIFF

LOCAL EXCHANGE SERVICE

G. Local Exchange Listings (Cont'd)

I. Exchange Listings (Includes EAS Points, EAS Rate Component, Rate Schedule and Rate Group) (Cont'd)

		EAS Rate Sarrico Rate			
Exchange_Name	EAS Points			<u>Sch./Gro</u>	
		Bus.	Res.	<u></u>	<u>40</u>
Casby.	Avenue City, Helena, Savannah	\$9.45	\$5.10	A-1	
Crane	-		-	A-2	
Cross Timbers Cuba	-		 -	A-1 A-3	(D)
Dadeville Dalton Dardenne/	Keytesville	2.35	_ Z.35	A-1 A-1	
Lake St. Louis Defiance Dora	Gainesville	_ 3.65	- - 3.65	Metro Metro A-1	 (D)
Easton Edgar Springs Eldorado Springs Elkland Ellsinore Eimer Eminence Everton Ewing Exeter	Gower Schell City, Walker Marshfield La Plata Cassville, Washburn	1_10 2_4S 1_90 	_60 2.45 1.90 3.20 - - 3.65	A-I A-I A-I A-I A-I A-I A-I A-I	(D)

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GENERAL AND LOCAL EXCHANGE TARIFF

LOCAL EXCHANGE SERVICE

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G. Local Exchange Listings (Cont'd)

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I. Exchange Listings (Includes EAS Points, EAS Rate Component, Rate Schedule and Rate Group) (Cont'd)

Exchange Name	EAS Points	EAS R <u>Compo</u> <u>Bus</u>		Rate <u>Sch./Group</u>
Fillmore Foley Fordland Foristell	Rosendale, Savannah Old Monroe, Winfield Wright City		\$3.05 3.45 1.00	A-I A-I A-2 Metro
Fors <u>y</u> th Fremont	Bradleyville, Cedar Creek, Protem -	1.75	1.75	A-3 A-1
Gainesville Galena	Caulfield, Dora, Theodosia, Wascla -	3.65	3.65	A-2 A-2
Golden City Gorin Gower Greenfield Grovespring	- Easton, Plattsburg Arcola Hartville, Manes	2.00 1.80 3.65	- 1.10 × 1.80 3.65	A-1 A-1 A-1 A-2 A-1
Hallsville Hamilton Hartville Hawk Point Helena	Columbia Kidder, Kingston Grovespring, Hanes Troy Avenue City, Cosby, Savannah	3.70 .80 2.95 3.65 5.75	Z.95	A-2 A-2 A-2 A-1 A-1

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GENERAL AND LOCAL EXCHANGE TARIFF

LOCAL EXCHANGE SERVICE

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G. Local Exchange Listings (Cont'd)

MISSOURI Public Service Commission

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 Exchange Listings (Includes EAS Points, EAS Rate Component, Rate Schedule and Rate Group) (Cont'd)

Exchange Name	EAS Points		Rate	Rate <u>Sch./G</u> roup	
		Bus.		<u>3011.741.040</u>	
Hermann	-	-	-	A-2	
Hermitage	-	-	-	A-1	
High Hill	- '	-	-	A-1	
Highlandville	Ozark	\$2.65	\$2.65	A-2	
Holstein	-	-	-	A-1	
Houscon	Raymondville, Roby	2.80	Z.80	A-2	
Rumansvilie	-	-	`	A-2	
Hunnewell	-	-	-	A-1	
Hurley	-	-	-	A-1	
Irondale	_	-	-	A-1	
Ironton	-	-	-	A-3	
Jamestown	-	-	-	A-1	
Jenkins	Cassville	3.65	3.65	A-1	
Jerico Springs	-	-	-	A-1	
Jonesburg	-	-		A-1	
Kahoka	Luray, Revere,				
	Hayland	.95	- 50	A-2	
Keytesville	Daiton	2.35	2.35	A-1	
Kidder	Cameron, Hamilton	6.10	3.30	A-1	
Kimberling City -	-	_	-	A-2	
Kingston	Hamilton	1.40	.75	A-1	
Kashkonong	Thayer	3.15	3.15	A-1	
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G. Local Exchange Listings (Cont'd)

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1. Exchange Listings (Includes EAS Points, EAS Rabebleperection Ratesion Schedule and Rate Group) (Cont'd)

Exchange Name	EAS Points	EAS R <u>Compo</u> <u>Bus</u>	nent	Rate Sch./Grou	2 2
LaGelle		-	-	A-1	
Laddonia	-	-	-	A-1	
LaGrange	-	-	-	A-1	
La Plata	Elmer	SI.80 .	\$1.80	A-2	
Lawson	-	-	• .	A-2	
Leasburg		-	-	A-I	
Lesterville	-	-	-	A-I	
Lewistown	-	-	-	A-1	
Licking	-	-	-	A-2	
Louisburg	-	-	-	A-1	
Lowry City	-	-	-	A-1	
Macon	-	-	-	A-3	
Manes	Grovespring,				• •
	Hartville	3.65	3.65	A-1	
Mano	Cassville	3.65	3.65	A-2	
Mansfield		-	-	A-2	
Marshfield	Elkland	.90	.90	A-3	
Marthasville	-	-	-	A-1	
Maysville	-	-		A-2	
	1				(0) (0)
H:lo	Nevada, Sheldon	3.65	3.65	A - 1	(0)
Monroe City	_ ·	-	-	A-2	
Montauk Park	-	-	-	A-1	
Monticello	•	-	-	A-1	
Morrison .	-	-	-	A-1	
Mascow Mills	Troy	3.65	3.65	A-1	
Mount Sterling	•	-	-	A - I	
Mt. Vernon	-	•	-	A - 3	
Mta. Grove	-	-	-	A-3	
Mtn. View	-	-	-	FILE	D
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G. Local Exchange Listings (Cont'd)

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-		EAS I		Rate		
Exchange Name	<u>EAS Points</u>		<u>onent</u>	<u>Sch./Group</u>		
		<u>Bus</u> .	<u>Res.</u>			
Nebo	-	-	-	A-1		
New Melle	-	-	-	Metro		
Niangua	-	-	-	A-1		
Horwood	•	-	-	A-1		
Oztes	-	-	•	A-1		
O'Fallon	-	-	-	Metro		
Old Monroe	Foley, Winfield	\$3.30	\$3.30	A-1		
Osbarn	•	-	-	A - I		
Osceola	-	-	-	A-2		
Ozark	Highlandville	2.15	2.15	A-3		
Palmyra	-	-	•	A-2 .		
Paris	-	-	-	A-2		
Perry	•	-	-	A-1		
Pittsburg	_ ·	-	- 22	A-1		
Platisburg	Gower, Trimble.					
a	Turney	1.80	1.00	A-2		
Potosi	-	-	-	A-3		
Prairie Home	-	-	-	A-1		
Prestan	- · ·			A-1		
Protem	Forsyth	.75	.75	A-1		

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LOCAL EXCHANGE SERVICE

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G. Local Exchange Listings (Cont'd)

MISSOURI Public Service Commission

 Exchange Listings (Includes EAS Points, EAS Rate Component, Rate Schedule and Rate Group) (Cont'd)

		EAS 8		Rate		
Exchange Name	<u>EAS Points</u>	Component		<u>Sch./Group</u>		
		Bus.	Res.			
Raymondville	Houston	\$3.30	\$3.30	A-1		
Reeds Spring	-	-	-	A-2		
Revere	Kahoka	2.90	2.90	A-1		
Raby	Houston	3.45	3.45	A-1		
Rocheport	Columbia	6.15	3.35	A-1		
Rockaway Beach	_ •	-	-	- A-2		
Rockville Rosendale	Schell City Balekow, Fillmore,	2.00	2.00	A-1		
	Savannah, Whitesvill	le 7.90	4.25	A-1		
St. James	Safe	.10	.10	A-3		
St. Peters	Harvester	1.00	1.00	Metro		
Sate	St. James	.75	- 75	A-1		
Santa Fe	-		-	A-1		
Sarcoxie	-		-	A-2		
Savannah	Amazonia, Avenue City, Bolckow, Cosby, Fillmore, Helena, Rosendale,		۰.			
	Whitesville	2.60	1.40	A-3		
Schell City	Eldorado Springs,					
	Rockville, Walker	3.65	3.65	A-1		
Seymour	-	-	-	A-2		
Shelbina	-	-	-	A-2		
Shelbyville	-	-	-	A-1		
Sheldon	Milo	2.60	2.60	A-1		
Shell Knob	•	-	-	A-2		

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Local Exchange Listings (Cont/d)

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1. Exchange Listings (Includes EAS Points, EAS Raten BRESSION Schedule and Rate Group) (Cont'd)

Exchange Name	EAS Points	EAS Rate Component		Rate <u>Sch./Grouc</u>	
	,	<u>Bus</u>	<u>Res</u> .		
Sparta	-	-		A-2	
Stewartsville	-	-	-	A-1	
Stautsville	•	-	-	A-1	
Sturgeon	Centralia, Clark	\$1.95	\$1.05	A-1	
Summersville	-	-	-	A-2	
Thayer	Koshkonong, Manmoth				
	Springs, ÅR	2.35	2.35	A-2	
Theodosia	Gainesville, Kasola	3.65	3.65	A-1	
Thomasville	Alton	3.20	3.20	A-1	
Timber	-	-	-	A-1	
Trimble Troy	Plattsburg Hawk Point,	4.15	2.25	A-1	
2	Mascow Mills	2 50	2.50	4-3	
Truxton	-	-	-	A-1	
Turney	Plattsburg	5.15	2,80	A-1	
				(D)	
Urbana	•	-	-	A-2	
Van Buren	•	-	-	A-2	
Vanzant	-	-	-	A - I	
Vichy	•	-	-	A-1	

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G. Local Exchange Listings (Cont'd)

.MISSOURI Public Service Commission

Exchange Listings (Includes EAS Points, EAS Rate Component, Rate Schedule and Rate Group) (Cont'd)

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	ໂດສຸດ	onent	Rate Sch./Group		
<u>EAS Points</u>			<u>-361176168</u>		
Eldorado Springs,					
Schell City	\$3-65	\$3.65	A-1		
-	-	-	A-3		
Cassville, Exeter	3.65	3.65	A-1		
Theodosia	3.65	3.65	A-1		
Kahoka	.90	.50	A-1		
-	-	-	A-1		
-	-	-	Metro		
-	•	-	R-4		
Quincy	3.65	3.65	A-1		
-	_	-	A-2		
Bolckow, Rosendale,					
· · · · ·	10.55	5.70	A-1		
			A-2		
Ecley, Old Monroe	2.35	2.35	A-2		
-	-		- A-1		
•	-	-	A_1		
Foristell	1,90	1,90	A-2		
	Schell City Cassville, Exeter Gainesville,	Eldorado Springs. Schell City \$3.65 Cassville, Exeter 3.65 Gainesville, Theodosia 3.65 Kahoka .90 Quincy 3.65 Bolckow, Rosendale, Savannah 10.55 Foley, Old Monroe 2.35	Schell City \$3.65 \$3.65 Cassville, Exeter 3.65 3.65 Gainesville, Theodosia 3.65 3.65 Kahoka .90 .50 Quincy 3.65 3.65 Bolckow, Rosendale, Savannah 10.55 5.70 Foley, Old Monroe 2.35 2.35		

(*) Includes customers in Base Rate Area Alexandria.

Issued:	July I,	1994	Effective:	September 15, 1994
			Gerald D. Harris Regional Director-External Affairs Wentzville, Missouri	FILED

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8. EXCHANGES IN EAG	CH RATE GROUP IN "A I	" ABOVE Pr	MISSOURI iblic Service Comm	iission
Appleton City - Calhoun Chilhowee Dearborn Fairfax Holt King City Malta Bend Newburg Pickering Strasburg Tarkio Wellington	Blackburn Camdon Point Clarksburg Deepwater Green Ridge Mopkins Kingsville Missouri City Norborne Russellville Sweet Springs Tipton	Blairstown Centertown Coal Edgerton Hardin Houstonia Leeton Montrose Orrick St. Thomas Syracuse Urich	Brazito Centerview Craig Eugene Henrietta Ionia Lincoln New Bloomfield Otterville Smithton Taos Waverly	(MT)
	<u>II</u>			
Buckner Holden Lone Jack Pleasant Hill Weston	Butler Kearney Mound City Richland Windsor	California Lake Lotawana Odessa St. Robert	Cole Camp Lexington Platte City Waynesville	(MT) (MT)
	111			
Clinton Lebanon Salem	Ferrelview Maryville Warrensburg	Ft. Leonard Woo Oak Grove- Warsaw-	od-Harrisonville Rolla	(MT) (MT)
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Jefferson City				
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94 - 237 MISSOURI Public Service Commission

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ISSUED: February 3, 1994

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BY: John L. Roe Vice President - Administration 5454 West 110th Street Overland Park, Kansas 66211

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BUSINESS PLAN

APPENDIX C

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DELTA PHONES, INCORPORATED

1.0 Executive Summary

A market exists in the Prepaid Local Phone Market thanks to the Incumbent Local Exchange Carriers (ILECS) opening their markets up to local competition. Delta Phones, Inc. will operate as a Competitive Local Exchange Carrier (CLEC) and provide local phone service for customers who would like a different approach to their local service. Delta Phones will build their business on Customer Service and Customer Satisfaction and we understand the customers we will be dealing with, since our sister company has been involved in the market for over 12 years in the rent-to-own business.

Delta phones will establish satellite dealers in various locations through out the area that Southwestern Bell serves. The dealers will be the one to make the final sale to the customer.



Business Plan Highlights

1.1 **Objectives**

Delta Phones, Inc. has established a unique business team with each member specializing in certain areas. The company will be fully automated from the interface and our CLEC corporate offices, to our satellite stores and back to the





ILEC Corporate office. We feel like this technological break through will help us push to be one of the leading CLEC's for Southwestern Bell.

1.2 Mission

Delta Phones will always put our customer first and we will strive to have the best product and service available in the market place. With an industry that has a projected customer base of over 30 million customers and potentially \$2 billion a year in revenues, we feel like our market position can become 1% by always practicing our mission statement with each customer.

1.3 Keys to Success

Delta Phones, Inc. knows that the local Prepaid Phone Market is the right tool for certain individuals. By educating our customers to many of their past mistakes, we feel like the "pay in advance" approach, no long distance calling without calling cards and always knowing that your bill will be a certain amount each month is the approach that our customers need to be utilizing.

Since Delta Phones has been dealing with this market through its sister company, Easy Way, Inc. in the rental, pager, cellular business, we know how effective the local phone business can be for these customers.

2.0 Start-up Summary

Our initial start-up cost will be around \$50,000.00. Most of the money will be spent on Surety Deposits, hiring 1 to 2 more personnel and completing our computer up data. (Running T lines, etc. to corporate office.)



Start up Financing

DELTA PHONE, INC.

Start-up Expenses

Rent	\$ 800
Personnel	\$ 5,000
Stationary	\$ 1,000
Insurance	\$ 2,000
Travel Expense	\$ 1,000
Accounting	\$ 600
Printing Supplies	\$ 300
Training	\$ 5,000
Total	\$ 15,700

Since January of 1998, Delta Phones has been in the business of reselling home telephone service. During this time, we have absorbed the majority of the startup costs, and anticipate only the above additional expenses in moving into Arkansas.

3.0 Competition

The competition in the local Phone Market is growing but with our management team and with our technology access linking each store to our corporate office, we feel we can compete with any of the other CLEC's in the market place.

4.0 Strategy and Implementation Summary

The ability to have continuous communication between ILEC, CLEC and our dealer stores will be a big advantage for our growth. Delta Phones, Inc. will have a communication system in place where each dealer will be able to post all new applications, monthly payments, and verify all customer information by computers that will be connected to our Home Office computer systems. Delta Phones will also be able to have each satellite office transact any order changes and posting change directly to our corporate office.

4.1 Market Strategy

Delta Phones plans to market their services first in the Delta Areas of Arkansas and then in the state of Texas. We tend to open up our satellite office through rent-to-own companies and pager companies, which we are already familiar with dealing through.



We will price our Local Phone Service in line with what our competition and the market allows. Our basic service will be \$39.95 plus any fees or taxes. The cost of our options will be according to the price that is tariffed with the Public Service Commission.

4.1.2 **Promotion Strategy**

Since we are already familiar with the RTO industry, we feel that their customer base will be an immediate market for the local phone service. Also local newspaper advertising and circulation around the different areas are a plan we effectively used in Louisiana. But our biggest form of advertising will be one satisfied customer telling another.

4.1.3 Distribution Strategy

Delta Phones provides each satellite store with literature and brochures which are designed for our customers and their friends. We allow any customer to take and review this literature before a decision is made to buy our service.

4.2 Sales Strategy

Delta Phones, Corporate Sales Manager will manage our sales team. He will oversee all salesman activity and reports and will personally assist when need to clarify any disgruntled customers. Our Sales Manager will constantly be researching new innovative ways to get more of a stronghold on the market.

4.3 Service and Support

Delta Phones mission giving the customer the "best service available" is the motto that this company is built on. The support team we have in place will monitor any conflicts, which may arise and follow the conflict through until it is taken care of completely.

5. Management Team

Jimmy Strong is the President of Delta Phones, Inc. Mr. Strong has been selfemployed all his adult life either in the insurance business or presently in the rentto-own industry. Mr. Strong built his company on customer satisfaction and he has installed this same principle in Delta Phones. Mr. Strong is actively involved in any decisions affecting the direction of Delta Phones. He is married and is the father of 3 children.

Jon Davis is the General Manager for Delta Phones, Inc. Before assuming this role Mr. Davis was in charge of Mr. Strong's cellular and paging divisions of his rent-to-own company. Mr. Davis has helped implement a marketing strategy in Louisiana that we feel will be well accepted in any new state we go into. Mr. Davis is married and is the father of 4 children.

Bud Loftin is the comptroller overseeing our accounts department. His responsibility is to daily audit all records and to work closely with our account receivable and account payable departments. Mr. Loftin is a graduate of Louisiana Tech University in accounting. He is the father of 2 children.

Gary Godard is our computer technician. He has been involved in the computer industry for 20 years. Mr. Godard's responsibilities include a software program for Delta Phones and linking the ILEC with our central CLEC office and our satellite stores. He is married with 2 children.

Frederick Huenefeld is our Sales Manager who will be overseeing our sales force in the new markets. Mr. Huenefeld's responsibility will be training Sales Managers so they can train our satellite dealers and provide any support they may need in the growth of their business. Mr. Huenefeld had been self-employed 10 years before joining Delta Phones and he adheres to the mission that Delta Phones stands by "Customers Come First." Mr. Huenefeld is a graduate of LSU with a B/S. He is married and the father of 1 child.

Brenda Balof will be our supervisor in Customer Service Department. Ms. Balof has worked closely in our Louisiana operation regarding Customer Service. She has overseen status and feature changes in our department, new facilitation and posting as we started in Louisiana and now she will be primarily concentrating on customer service/customer problems. Ms. Balof will be going to school to become more familiar with the CLEC customer service role. She is single.

Rhonda Walters will be in charge of our billing department. Ms Walters has been in charge of billing with Delta Phones in Louisiana. She will deal with the account receivable. Ms. Walters will also go to lens school to help her understand all areas of our operation. She is single.

Nandeaner McCall will be in charge of our lens department and change department. Miss McCall has been involved in the RTO business before coming with Delta Phones. She is single.

Bridgett Langley will be in charge of our facilitation department and update department. Mrs. Langley has served in similar capacities with Delta Phones for the last 6 months. Mrs. Langley is married and has 1 child.

5.5 **Business Location**

Delta Phones, Inc. is located at 105 Illinois Street in Delhi, LA 71232. Delhi is located off of I-20 between Monroe, LA and Vicksburg, MS. The Home Office is approximately 30 minutes from the state of Arkansas and roughly 3 hours from the state of Texas. The toll free number for Delta Phone is 1-800-814-8623. The toll free fax number is 1-800-203-8014.

6.0 Personnel Plan

Mr. Davis will be the General Manager in charge of all office employees. Mr. Godard will be in charge of all computer decisions, communications and updates affecting any computer decisions. Mr. Strong, Mr. Davis, and Mr. Loftin must approve all major decisions. Ms. Balof, Ms. Walters, Miss McCall, and Mrs. Langley will all be under the supervision of Mr. Davis and Mr. Loftin. Mr. Davis and Mr. Loftin must approve any decisions they want to make which could affect the direction of Delta Phones. Mr. Huenefeld will oversee each sales manager that is hired in any new state. Mr. Huenefeld will be directly accountable to Mr. Davis and Mr. Loftin. Mr. Davis and Mr. Loftin. Mr. Davis and Mr. Loftin must approve any decision for the directly accountable to Mr. Davis and Mr. Loftin. Mr. Davis and Mr. Loftin must approve any decision he has that could affect the direction of Delta Phones first.

7.0 Financial Plan

Delta Phones will seek to borrow the initial \$50,000.00 on a one year note payable at the end of the balloon period. The interest rate on the monies borrowed will be roughly 7-8%. Mr. Strong will secure the financing with his own assets. No money will be taken out of the company untill long term debt is satisfied. Any profits will be used above debt payments to finance growth.

7.1 Key Financial Indicators

Delta Phones will gauge their growth and success on the number of customers per quarter. We feel those 10,000 customers the first year in the state of Arkansas and Texas is a realistic goal. These 10,000 customers will more than satisfy our debt and position us for growth in the future.

- Collections will be drafted weekly and will be readily deposited nightly by our Satellite Stores so that monies can be distributed weekly. This has been done effectively in LA.
- By allowing Mr. Godard's software to handle most of our work load, we feel we can keep our Administrative Expenses to 40% or our Sales Revenue. We foresee this technology software being able to handle our growth faster than manual labor can and at a much-reduced rate.





8.0 **Business Outlook for Future**

By opening 100 satellite stores in each state will feel our 10,000-customer base in the first state is readily attainable. If each store can maintain its base to 5% churn a month and continue to grow by 12% a year, then in 5 years our customers' base in these 2 states will be 17.623 customers by year 2004.

8.1 Listing Business and Personal References

Progressive Bank Mr. David Hampton Vice President Hudson Lane Monroe, LA 71201 318-398-9772

David Doughty Attorney-At-Law 607 Madeline St. Rayville, LA 71269 318-728-2051 DELTA PHONES, INC.

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FINANCIAL REPORT (UNAUDITED)

MAY 31, 1999

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APPENDIX D

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DELTA PHONES, INC.

BALANCE SHEETS (UNAUDITED)

	<u>MAY 31, 1999</u>
ASSETS	
CURRENT Cash Accounts receivable :	8,964 <u>6,339</u> 15,303
PROPERTY AND EQUIPMENT, net	21,922
TOTAL ASSETS	
LIABILITIES AND STOCKHOLDERS' EQUITY	
CURRENT Accounts payable Due to Stockholder Sales taxes payable TOTAL LIABILITIES	28,124 154 6 28,284
STOCKHOLDERS' EQUITY Capital Stock Retained earnings Net income TOTAL STOCKHOLDERS' EQUITY	1,000 38,046 (30,104) 8,941
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	37,225

The accompanying accountants' compilation report should be read in conjunction with the financial statements.

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EASY WAY, INC.

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FINANCIAL REPORT (UNAUDITED)

MAY 31, 1999

EASY WAY, INC.

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BALANCE SHEETS (UNAUDITED)

	MAY 31, 1999	<u>MAY 31, 1998</u>
		· · ·
ASSETS		
CURRENT		
Cash	102,646	94,131
Accounts Receivable	1,107	2,563
Other Receivables	76,256	48,512
	180,008	145,206
RENTAL MERCHANDISE		
Rental Merchandise	5,417,266	4,623,778
Accum. Depn Rental Mdse.	(2,565,311)	(2.084.024)
	2,851,955	2,539,754
PROPERTY AND EQUIPMENT, net	355,645	279,619
OTHER	59.801	62,297
	7 / 17 / 00	
TOTAL ASSETS	3,447,408	3,026,876
LIABILITIES AND STOCKHOLDER'S EQUITY		
CURRENT		
Bank Overdraft	115,757	92,617
Accounts Payable	194,450	131,316
Notes Payable	1,221,043	1,045,665
Payroll Taxes Payable	14,504	12,179
Sales Taxes Payable	50,359	46, 138
Accrued Bonuses	15,000	15,000
Accrued Expenses	1,065	591
	1,612,178	1,343,506
OTHER		
Note Payable - Roy Hughes	14,408	20,841
Due to Stockholder	0	197,908
	14,408	218,749
TOTAL LIABILITIES	1,626,585	1,562,255
STOCKHOLDER'S EQUITY		
Common Stock, \$100 par value, 40 shares		
authorized, issued and outstanding	4,000	4,000
Retained Earnings	1,730,463	1,269,301
Net Income	450,052	191,320
Distributions	(363,692)	0
TOTAL STOCKHOLDER'S EQUITY	1,820,823	1.464.621
TOTAL LIABILITIES AND STOCKHOLDER'S EQUITY	3,447,408	3,026,876

The accompanying accountants' compilation report should be read in conjunction with the financial statements.



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STATEMENTS OF INCOME (UNAUDITED)

	1 MONTH ENDED 5 MONTHS ENDED			1 MONTH ENDED	5 MONTHS ENDED				
4	MAY 31. 1999	Pct M	AY 31. 1999	Pct	M <u>AY 31, 1998</u>	Pct_	MAY 31, 1998	Pct	
SALES									
Rental Income	570,787	98.24	2,894,696	96.32	529,376	96.41	2,541,543	95.00	
Cash Sales	60,292	10.38	359,793	11.97	65,773	11.98	356,795	13.34	
Sales Taxes Paid	(50,076)	(8.62)	(249,047)	(8,29)	(46,035)	(8.38)	(223,017)	(8.34)	
Sales Returns & Discounts	0	0,00	(22)	0.00	0	0.00	Q	0.00	
	581,002	100.00	3,005,419	100.00	549,113	100.00	2,675,321	100.00	
COST OF SALES									
Cost of Cash Sales	29,899	5.15	171,760	5.72	31,465	5.73	193,215	7.22	
Depreciation on Rental Mdse.	229,423	39.49	1,135,564	37,78	208,390	37.95	1,069,352	39.97	
Purchase Discounts	(2,340)	(0,40)	(31,950)	(1.06)	(106)	(0.02)	(20,256)	(0.76)	
Freight	4,058	0,70	22,832	0,76	2,265	0.41	12.759	0.48	
	261,040	44.93	1,298,206	43,20	242,013	44.07	1,255,070	46,91	
GROSS PROFIT	319,963	55.07	1,707,213	56.80	307,100	55.93	1,420,251	53.09	
DIRECT OPERATING EXPENSES									
Compensation and Benefits	195,372	33.63	997,890	33,20	183,509	33.42	890,438	33,28	
Office Facility Expense	92,002	15.83	418,876	13.94	77,041	14.03	380,561	14,22	
Administrative Expense	10,662	1.84	73,017	2,43	15,867	2.89	78,387	2,93	
Overhead Expense	38,506	6.63	246.116	<u> </u>	46,823	8.53	214_833	8.03	
	336.541	<u> </u>	1.735.899	57.76	323,241	58.87	1,564,219	58.47	
INCOME (LOSS) FROM OPERATIONS	(16,578)	(2.85)	(28,686)	(0.95)	(16,141)	(2.94)	(143,968)	(5.38)	
R INCOME (EXPENSES)									
Service Work	1,538	0.26	7,796	0.26	990	0.18	8,573	0.32	
Collection Fees & NSF Charges	31,114	5.36	176,307	5.87	29,785	5.42	146,244	5.47	
Waiver of Liability Income	27,943	4.81	131,716	4.38	24,324	4.43	112,784	4.22	
Interest Income	48	0.01	168	0.01	28	0,01	99	0.00	
Gain (Loss) on Sale of Assets	0	0.00	3,343	0.11	0	0.00	(1,679)	(0.06)	
Miscellaneous Income	200	0.03	2,149	0.07	3,715	0.68	3,715	0.14	
Phone Service & Installation, ne	t 74,217	12.77	124,743	4.15	4,962	0,90	32,776	1.23	
Tower Service & Installation, ne	t <u>635</u>	0.11	32,517	1.08	7,959	1.45	32,775	1,23	
	135_695	23,36	478,738	<u> </u>	71,764	13.07	335,208	12.53	
HET INCOME (LOSS)	<u></u>	20,50	450,052	14.97	55.622	10,13	191,320	7.15	

The accompanying accountants' compilation report should be read in conjunction with the financial statements.

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