ADOPTION NOTICE

Pursuant to Orders of the Missouri Public Service Commission, issued in Case Nos. CM-2002-1160 and CA-2002-1158, Affordaphone, Inc. was authorized to adopt the basic local exchange tariff of Quick-Tel Communications, Inc.

Affordaphone, Inc. hereby adopts ratifies and makes its own, in every respect as if the same had been originally filed by it, all schedules, rules, notice concurrences, schedule agreements, division, authorities or other instruments whatsoever, filed with the Missouri Public Service Commission, by Quick-Tel Communications, Inc. prior to the effective date of the Commission's Orders issued in Case Nos. CM-2002-1160 and CA-2002-1158.

By this notice Affordaphone, Inc. also adopts and ratifies all supplements or amendments to any of the above schedules, etc. that Quick-Tel Communications, Inc. has heretofore filed with the Commission.

Issued: November 5, 2002

Issued by:

Terry McBride, President Affordaphone, Inc. P.O. Box 1220 Bridgeport, TX 76426



Effective: December 5, 2002

AFFORDAPHONE, INC.

REGULATIONS AND SCHEDULE OF CHARGES

APPLICABLE TO

END USERS

FOR BASIC LOCAL EXCHANGE TELECOMMUNICATIONS SERVICES

WITHIN THE STATE OF MISSOURI

COMMISSION APPROVED WAIVERS

The Commission in Case No. CA-2002-1158 has classified the Company's services offered pursuant to this tariff as "competitive" and has waived the application of the following statutes and regulations:

Missouri Statutes

392.210.2

392.240(1)

392.270

392,280

392.290

392.300.2

392.310

392.320

392.330

392.340

Commission Rules

4 CSR 240-10.020

4 CSR 240-30.010(2)(C)

4 CSR 240-30.040

4 CSR 240-32.030(4)(C)

4 CSR 240-33.030

Issued: November 5, 2002

Effective: December 5, 2002

Issued by:
Terry McBride, President
Affordaphone, Inc.
P.O. Box 1220
Bridgeport, TX 76426



Quick-Tel Communications, Inc.

MO PSC No. 1 Original Sheet No. 1

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MISSOURI TELECOMMUNICATIONS TARIFF

MAR 26 1999

Quick-Tel Communications, Inc.

MO. PUBLIC SERVICE COMM

This tariff contains the descriptions, regulations, and rates applicable to the resale of prepaid basic local telecommunications services offered by Quick-Tel Communications, Inc. (Quick-Tel) within the State of Missouri. The Company has principal offices at 456 W. Rock Island, P.O. Box 196, Boyd, TX 76023 telephone number (800) 659-3456. This tariff is on file with the Missouri Public Service Commission ("Commission") and a copy also may be inspected during business hours at the company's principal place of business.

Pursuant to an Order Granting Certificate to Provide Basic Local Telecommunications Services issued by the Missouri Public Service Commission on April 15, 1999, with an effective date of April 27, 1999, the application of the following statutes and regulatory rules have been waived:

Statues

392.210.2	2 -	uniform system of accounts	CANCELLED
392.270	-	valuation of property (ratemaking)	A POBLICED
392.280	-	depreciation accounts	Dro 4
392.290.1	-	issuance of securities	DEC 1 9 2002
392.300.2	2 -	acquisition of stock	
392.310	-	stock and debt issuance	Public Service Commission
392.320	-	stock dividend payment	MISSOUR
392.340	-	reorganization(s)	
392.330,	RSMo Supp	. 1998 - issuance of securities, debts	and notes

Commission Rules

4 CSR 240-10.020 - depreciation fund income

4 CSR 240-35 - reporting of bypass and customer-

specific arrangements

Issued: March 26, 1999

By: Shirley Moran President Quick-Tel Communications, Inc. 456 W Rock Island Boyd, TX 76023 JUN 1 8 1999 Miscouri Public Service Commission

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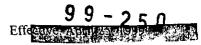
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By: Shirley Moran President Quick-Tel Communications, Inc. 456 W Rock Island Boyd, TX 76023



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EXPLANATION OF SYMBOLS

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

- C To signify changed regulation
- D Delete or discontinue
- L Change resulting in an increase to a customer's bill
- M Moved from another tariff location
- N New
- R Change resulting in a decrease to a customer's bill
- T Change in text or regulation but no change in rate or charge

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By: Shirley Moran President Quick-Tel Communications, Inc. 456 W Rock Island Boyd, TX 76023 99-250 Eff

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TARIFF FORMAT

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- A. Sheet Numbering Sheet numbers appear in the upper right while Statute with the sheet. Sheets are numbered sequentially. However, new sheets are occasionally added to the tariff. When a new sheet is added between sheets already in effect, a decimal is added. For example, a new sheet added between sheets 14 and 15 would be 14.1.
- B. Sheet Revision Numbers Revision numbers also appear in the upper right corner of each sheet. These numbers are used to determine the most current sheet version on file with the Commission. For example, the 4th revised sheet 14 cancels the 3rd revised Sheet 14. Because of various suspension periods, deferrals, etc., the Commission follows in their tariff approval process, the most current sheet number on file with the Commission is not always the tariff sheet in effect. Consult the Check Sheet for the sheet currently in effect.
- C. <u>Paragraph Number Sequence</u> There are nine (9) levels of paragraph coding. Each level of coding is subservient to its next higher level:

2. 2.1 2.1.A 2.1.A.(1) 2.1.A.(1).a. 2.1.A.(1).a.I. 2.1.A.(1).a.I.(A). 2.1.A.(1).a.I.(A).

2.1.A.(1).a.I.(A).i.(a).

Issued: March 26, 1999

By: Shirley Moran
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456 W Rock Island
Boyd, TX 76023

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SECTION 1 - TECHNICAL TERMS AND ABBREVIATIONS

Billed Party - The person or entity responsible for payment of Quick-Tel's service. The Billed Party is the Customer in whose name service is registered with Quick-Tel Communications, Inc.

Called Station - The terminating point of a call.

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Calling Station - The originating point of a call.

Carrier - The facilities-based telecommunications provider whose services are being resold to the Customer by the Company.

Commission - The Missouri Public Service Commission.

Company - Quick-Tel Communications, Inc.

Customer - The person who orders or uses service and is responsible for payment of charges and compliance with tariff regulations.

Local Calling Scope - Includes the Metropolitan Calling Area (MCA) mandatory calling scope of the competitive local exchange company but does not include tiers designated as optional.

Suspension - the first 14 days when service is blocked from customer use prior to termination of service.

Telecommunications - The transmission of voice communications or, subject to the transmission capabilities of the service, the transmission of data, facsimile, signaling, or any other form of intelligence.

Termination - Complete disconnection of service.

User - A Customer, or any person or entity which makes use of services provided to a Customer under this Tariff.

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SECTION 2 - RULES AND REGULATIONS

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2.1 APPLICATION OF TARIFF

2.1.A This tariff contains the Rates, Rules and Regulations governing the resale of prepaid basic local telecommunications service by Quick-Tel in those exchanges of incumbent local exchange companies in the state of Missouri specified in this tariff.

- 2.1.B The telecommunications services of Quick-Tel are not part of a joint undertaking with any other entity providing telecommunications channels, facilities, or services. However, services under this tariff are conditioned upon the continued availability of the various services provided to Quick-Tel by its underlying carriers.
- 2.1.C The rates and regulations contained in this tariff apply only to services provided through Quick-Tel's contracted Carrier, and do not apply, unless otherwise specified, to the lines, facilities, or services provided by any other local exchange telephone company or other common carrier for use in accessing the services of Quick-Tel Communications, Inc.
- 2.1.D Where not specifically stated otherwise herein, Quick-Tel concurs in the conditions, limitations and restrictions applying to and governing services offered by SouthWestern Bell Telephone Company in its local and general exchange tariffs on file with and approved by the Missouri Public Service Commission of the state of Missouri and in any amendments or revisions thereto as authorized by the Missouri Public Service Commission or applicable Commission rules.
- 2.1.E Applicants for initial or additional service made by the customer to Quick-Tel, either verbally or in writing, upon acceptance by Quick-Tel and the establishment of the service or facility, shall become a contractual obligation subject to the provisions of this tariff and applicable rules.

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By: Shirley Moran President Quick-Tel Communications, Inc. 456 W Rock Island Boyd, TX 76023 99-250 Eff

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2.2 UNDERTAKING OF QUICK-TEL COMMUNICATIONS, INC.

- 2.2.A Quick-Tel undertakes to provide telecommunications services to RECEIVED Customers for their lawful and direct transmission and reception of voice, data, and other types of communications in accordance with the terms and conditions set forth in this tariff.
- 2.2.B All service is subject to the availability of necessary and surface Entire Communications, Inc., or its designee may act as a the Customer's agent for ordering access connection facilities provided by other carriers or entities, when authorized by the Customer, to allow connection of a Customer's location to a service provided by Quick-Tel. The Customer shall be responsible for all charges due for such service arrangement, and shall pay for such service arrangement in advance.
- 2.2.C Quick-Tel Communications shall not be responsible for any construction, installation, operation or maintenance of any Customer-provided communications equipment. Where such equipment is connected to service furnished pursuant to this tariff, the responsibility of quick-Tel Communications shall be limited to furnishing of services under this tariff and to the maintenance and operation of such services in the proper manner.
- 2.2.D Quick-Tel assumes no liability with respect to the construction, operation, or maintenance of Customer-provided station equipment at the Customer's premises, excepting such liability directly due to negligence of Quick-Tel's employees or agents.
- 2.2.E The underlying carrier may, upon notification of the Customer, at a reasonable time, make such tests and inspections as may be necessary to determine that the requirements of this tariff are being complied with in the installation, operation, and maintenance of Customer-provided equipment and in the wiring of the connection of Customer channels to Carrier-owned facilities.

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By: Shirley Moran President Quick-Tel Communications, Inc. 456 W Rock Island Boyd, TX 76023 99-250

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2.2.F Quick-Tel Communications, Inc., may take such action as necessary MAR 26 1999 to protect its operations, personnel, and services, and will promptly notify the Customer by registered mail in writing of the need for protective action. In the event that the Customer fails to advise Quick-Tel within ten (10) days after such notice is received that corrective action has been taken, Quick-Tel Communications, Inc. may take whatever additional action is deemed necessary, including the suspension of service, to protect its operations, personnel, and services from harm.

2.3 911 CALLING

Quick-Tel Communications, Inc. is obligated to supply the E-911 service provider in the Company's area (the E-911 service provider) with information necessary to update the E-911 data base at the time Quick-Tel submits customer orders to the local exchange company whose service is being resold pursuant to these tariffs.

At the time Quick-Tel provides local basic service to a customer by means of quick-Tel's own cable pair, or over any other exclusively owned facility, Quick-Tel will be obligated to make the necessary equipment or facility additions in the 911 service provider's equipment in order to properly update the database for 911. quick-Tel will be obligated to provide facilities to route calls from the end users to the proper PSAP.

Quick-Tel recognizes the authority of the E-911 customer to establish service specifications and grant full approval or denial of service configurations offered by Quick-Tel.

Quick-Tel Communications, Inc. will bill for all required 911 monthly surcharges as a separate line item on the customer's bill and will remit all 911 surcharges revenue to the appropriate governmental entity.

Issued: March 26, 1999

By: Shirley Moran President Quick-Tel Communications, Inc. 456 W Rock Island Boyd, TX 76023 9 9 - 2 5 0
Effective: April 25 (1999)

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2.4 LIMITATIONS

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- 2.4.A Quick-Tel does not undertake to transmit messages, but mediates the use of its Carriers' facilities when available, and will not be liable for errors in transmission or for failure to establish connections.
- 2.4.B Prior written permission from Quick-Tel Communications, Inc., is required before 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 of service.
- 2.4.C Quick-Tel reserves the right to disconnect service without incurring liability when necessitated by conditions beyond Quick-Tel's control or if otherwise permitted by applicable Commission rules.

2.5 USE

- 2.5.A Consistent with the provisions of this tariff, the Customer may use services for the lawful transmission of communications.
- 2.5.B Service may not be used for any unlawful purpose. The use of quick-Tel's services to make calls which might reasonably be expected to frighten, abuse, torment, or harass another or in such a way as to unreasonably interfere with use by others is prohibited.
- 2.5.C The use of quick-Tel's services without payment for service, as well as any attempt to avoid payment for service by fraudulent means, devices, or schemes, false or invalid numbers, or false calling or credit cards, or other fraudulent means, is prohibited.
- 2.5.D Quick-Tel's services are available for use twenty-four (24) hours per day, seven (7) days per week.
- 2.5.E The Customer shall be responsible to Quick-Tel Communications for payment of all charges for services used by others, with or without the Customer's knowledge, and is responsible for notifying Quick-Tel

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By: Shirley Moran President Quick-Tel Communications, Inc. 456 W Rock Island Boyd, TX 76023 Effective-April 25, 1999

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immediately of any unauthorized use of services.

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2.6 LIABILITIES OF THE COMPANY

MAR 26 1999

- 2.6.A Quick-Tel Communications, Inc. shall not be liable for any failure of CSENVICE COMMINICATION performance hereunder due to causes beyond its control, including but not limited to: acts of God, fires, flood or other catastrophes; any law, order, regulation, directive, action, or request of the United States Government or any other government, including state and local governments having jurisdiction over Quick-Tel, or of any department, agency, commission, bureau, corporation, or other instrumentality of any one or more of said governments or of any civil or military authority, national emergencies; insurrections, riots; wars, or labor difficulties.
- 2.6.B Quick-Tel Communications shall not be liable for any act or omission of any other entity furnishing to the Customer facilities, equipment, or services used with quick-Tel's services. Quick-Tel Communications shall not be liable for any damages or losses due to the failure of Customer-provided equipment, facilities, or services. Quick-Tel is not liable for any act or omission of any other company or companies furnishing a portion of the service. No agents or employees of connecting, concurring, or other participating carriers or companies shall be deemed to be agents or employees of Quick-Tel without written authorization.
- 2.6.C Quick-Tel Communications shall not be liable for and customer shall indemnify and hold Company harmless from any and all losses, claims, demands, suits, or other action or liability whatsoever, whether suffered, made, instituted, or asserted by the Customer or by any other party or persons, for any personal injury to, or death of, any person or persons, and for any loss, damage, defacement, or destruction of the premises of the Customer or any other property, whether owned by the Customer or by others, caused or claimed to have been caused directly or indirectly by the installation, operation, failure to operate, maintenance, removal, presence, condition,

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By: Shirley Moran President Quick-Tel Communications, Inc. 456 W Rock Island Boyd, TX 76023 JUN 1 8 1999
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location, or use of equipment, wiring, or services provided by quick-Tel or Carrier where such installation, operation, failure to operate, maintenance, condition, location, or use is not the direct result of Quick-Tel's negligence.

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- 2.6.D The liability of Quick-Tel Communications, Inc., for mistakes, Fublic SERVICE COMM omissions, interruptions, delays, errors, or defects in transmission shall not exceed an amount equivalent to the proportionate monthly recurring charge to the Customer for the period of service during which such events occur. No credit shall be allowed for an interruption of a continuous duration of less than two (2) hours. For purposes of determining service credit, a month shall be deemed to have seven-hundred twenty (720) hours. Any credits will be set off against charges billed during the next month.
- 2.6.E In addition to and not in limitation of all other provisions in this paragraph 2.5 with respect to Customer indemnification of Quick-Tel Communications, Inc., Quick-Tel shall be indemnified and held harmless by the Customer against:
 - (1). Claims for libel, slander, infringement of copyright or unauthorized use of any trademark, trade name, or service mark arising out of the material, data, information, or other content transmitted via Quick-Tel's services.
 - (2). Claims for patent infringement arising from combining or connecting Carrier's facilities with apparatus and systems of the Customer, and
 - (3). All other claims arising out of any act or omission of the Customer in connection with any service provided by Quick-Tel Communications, Inc.
 - (4). In the event that the Company's underlying Carrier(s) no longer provide the Company with services

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necessary for the Company to provide the services offered herein, quick-Tel will refund the Customer on a pro rated basis for remaining time of service for the same month.

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2.6.F. Quick-Tel shall not be liable for damages or adjustment, refund, or cancellation of charges unless the Customer has notified Quick-Tel of any dispute concerning charges, or the basis of any claim for damages, within a reasonable period of time after the invoice is rendered or a debit is effected by Quick-Tel for the call giving rise to such dispute or claim. Any such notice must set forth sufficient facts to provide Quick-Tel with a reasonable basis upon which to evaluate the Customer's claim or demands. If notice of a dispute concerning the charges is not received within a reasonable period of time after an invoice is rendered or a debit is effected, such invoice shall be deemed to be correct, accepted, and binding upon the Customer.

2.7 **OBLIGATIONS OF THE CUSTOMER**

- 2.7.A The Customer shall provide the personnel, power, and space required to operate all facilities and associated equipment installed on the premises of the Customer.
- 2.7.B The Customer shall be responsible for providing Carrier personnel access to premises of the Customer at any reasonable hour for the purpose of testing the facilities or equipment of the Carrier.
- The Customer will be liable for damages to the facilities of the Carrier caused by negligence or willful acts of any officers, employees, agents, or contractors of the Customer.
- 2.7.D The Customer is responsible for pre-payment of all charges for services to be rendered by Quick-Tel Communications, Inc. Customer may authorize others to use the services provided by Quick-Tel, but Customer remains responsible to Quick-Tel for payment of all charges for services used by others pursuant tot his paragraph, with or without the Customer's knowledge. Customer is

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By: Shirley Moran President Quick-Tel Communications, Inc. 456 W Rock Island Boyd, TX 76023

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responsible for notifying Quick-Tel Communications, RECEIVED immediately of any unauthorized use or service.

2.8 INTERRUPTION OF SERVICE

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For the interruption of service which lasts more than two houndinfublic SERVICE COMM continuous duration, and which is not due to Quick-Tel's testing or adjusting, to the negligent or willful acts of the Customer, or to the failure of channels and/or equipment provided by the Customer, the Customer is eligible for a service credit. It shall be the obligation of the Customer to notify Quick-Tel of any interruptions of service for which a credit allowance is desired. Before notifying Ouick-Tel Communications of any service interruption, the Customer shall ascertain that the trouble is not being caused by any action or omission by the Customer, not within the Customer's control, and/or is not in the wiring or equipment, if any, furnished by the Customer and connected to the facilities of Quick-Tel. For purposes of calculating the service credit under this provision, every month shall be considered to have seven hundred twenty (720) hours, and the applicable credit shall be calculated according to the following formula:

Credit = $A/720 \times B$

A = outage time in hours

B = total monthly charge for affected facility

2.9 RESTORATION OF SERVICE

The use and restoration of service in emergencies shall be in accordance with rules prescribed by the Commission.

2.10 PAYMENTS AND BILLING

2.10A Service is provided on a monthly basis and billed in advance. The minimum service period is one month, except for Customer's second

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invoice, which shall be pro-rated for the portion of the month in which service was initiated that Customer received services, calculated according to the following formula:

Second Invoice Amount - A X B/C

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A = number of days of service received by customer MO PUBLIC SERVICE COMM

B = flat monthly charge for services

C = number of days in calendar month in which service was initiated

- 2.10.B The Customer is responsible for the payment of all charges for services furnished by Quick-Tel Communications, Inc. Usage charges are based on a calendar month and are billed in advance on the 7th of the previous calendar month.
- 2.10.C Bills are due and payable upon the first of the month after issuance. If payment is not received by the 6th of the month, the service will be discontinued. At least 24 hours preceding a discontinuance Quick-Tel shall make reasonable efforts to contact the customer to advise them of the proposed discontinuance and what steps must be taken to avoid it. Residential service shall not be discontinued unless written notice by first-class mail is sent or delivered to the customer at least 5 days prior to the date of the proposed discontinuance.
- 2.10.D Bills are payable only by cashier's check, money order, or electronic funds transfer.
- 2.10.E Quick-Tel Communications, Inc. may appoint an agent to provide billing and collection service.
- 2.10.F Customer questions, complaints, and disputes regarding billing or service provided by Quick-Tel may be referred to Quick-Tel's customer service department in writing at 456 W Rock Island, Boyd, TX 76023, by facsimile at (800) 975-8703, or by telephone at 1-800-659-3456.

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By: Shirley Moran President Quick-Tel Communications, Inc. 456 W Rock Island Boyd, TX 76023 9 9 - 2 5 0 Effective: April 25, 1999: Mar. 30

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2.11 CANCELLATION BY CUSTOMER

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2.11.A The minimum service period after initiation of service is one calendar month. Customers may cancel by providing written or verbal notice during the last calendar month of service. The Customer shall remain liable for any MO. PUBLIC SERVICE COMMI charges incurred prior to the time that such cancellation becomes effective.

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2.12 CANCELLATION BY COMPANY

- 2.12A Service may be discontinued or temporarily suspended by Quick-Tel Communications, Inc., without notice to the customer, when Quick-Tel deems it necessary to take such action to prevent toll charges by the customer. Quick-Tel will restor service as soon as it can be provided without undue risk. Charges for reconnection of blocked or suspended service are included in Section 4. Service may be discontinued for any of the following reasons:
 - (1) Nonpayment of an undisputed delinquent charge;
 - (2)Unauthorized use of telephone utility equipment in a manner which creates an unsafe condition or creates the possibility of damage or destruction to such equipment;
 - (3) Failure to substantially comply with the terms of the customer's settlement agreement;
 - (4) Refusal after reasonable notice to permit inspection, maintenance or replacement of telephone utility equipment;
 - (5) Material misrepresentation of identity in obtaining telephone service; or

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By: Shirley Moran President Quick-Tel Communications, Inc. 456 W Rock Island Boyd, TX 76023

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(6) Additional reasons as provided by state or federal law.

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2.12.B At least five (5) days prior to discontinuing a customer's service, Quick-Tel will notify the customer in writing sent by first class mail that service will be discontinued. Said written notice shall contain the following information:

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- (1) The Customer's name, address and telephone number;
- (2) A statement for the reason of discontinuance and the cost for reconnection;
- (3) The date after which service will be discontinued unless appropriate action is taken;
- (4) How the customer may avoid the discontinuance;
- (5) The customer's right to enter into a settlement agreement if the claim is for a charge not in dispute and the customer is unable to pay the charge in full;
- (6) The telephone number for the company where the customer may make an inquiry;
- (7) A statement that this notice will not be effective if the charges involved are part of an unresolved dispute; and
- (8) A statement which indicates that Quick-Tel will postpone the discontinuance for a time not in excess of twenty-one (21) days if the telephone is necessary to obtain emergency medical assistance for a person who is a member of the household where the service is provided and where such person is under care of a

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By: Shirley Moran
President
Quick-Tel Communications, Inc.
456 W Rock Island
Boyd, TX 76023

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physician. Any person who alleges such an emergency shall, if required, provide Quick-Tel with reasonable evidence of such necessity. At least 24 hours preceding a discontinuance Quick-Tel shall make reasonable efforts to contact the customer to advise them of the proposed discontinuance and what steps must be taken to avoid it. Residential service shall not be discontinued unless written notice by first-class mail is sent or delivered to the customer at least 5 days prior to the date of the proposed discontinuance.

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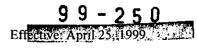
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- 2.12.C When a customer is unable to pay a charge in full when due, Quick-Tel shall permit the customer to enter into an initial settlement agreement under which the charge may be paid as mutually agreed to by both Quick-Tel and the customer. A copy of any such settlement agreement shall be delivered by mail to the customer upon the customer's request matters resolved by a settlement agreement shall not constitute a basis for discontinuance of service as long as the terms of the settlement agreement are followed by the customer.
- 2.12.D Quick-Tel concurs in the tariffs approved by the commission for SouthWestern Bell Telephone Company with regard to the definitions and procedures utilized by SouthWestern Bell Telephone Company for suspension and disconnection of service. Consistent with Commission rules, service may be disconnected during normal business hours on or after the date specified in the notice of disconnection. Service shall not be disconnected on a day when the offices of Quick-Tel are not available to facilitate reconnection of service or on a day immediately proceeding such a day.

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By: Shirley Moran President Quick-Tel Communications, Inc. 456 W Rock Island Boyd, TX 76023



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2.13 INTERCONNECTION

2.13.A Service furnished by Quick-Tel may be interconnected with services or facilities of other authorized communications common carriers and with private systems, subject to the technical limitations established by Quick-Tel or Carrier. Any special interface of equipment or facilities necessary to achieve computability between the facilities of Quick-Tel Communications, Inc. and other participating carriers shall be provided at the Customer's expense.

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2.13.B Interconnection between the facilities or services of other carriers shall be under the applicable terms and conditions of the other carrier's tariffs. Quick-Tel Communications, Inc. is a 100% reseller and is responsible for taking all necessary legal steps for interconnecting Customer provided terminal equipment or communications equipment with Quick-Tel's facilities. Quick-Tel shall secure all licenses, permits, rights-of-way, and other such arrangements necessary for interconnection.

SECTION 3 - DESCRIPTION OF SERVICE

3.1 SERVICES OFFERED

- 3.1.A Quick-Tel provides basic two-way switched voice service within local calling scope as determined by Commission.
- 3.1.B Quick-Tel offers:
 - (1) Call Waiting a service which alerts the customer with a special tone so you know there's an incoming call waiting when you're already on another call. You can put the first caller on hold and answer the second call.

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By: Shirley Moran President Quick-Tel Communications, Inc. 456 W Rock Island Boyd, TX 76023 99-250

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Missouri Public sorvice Commission (2) Call Return - allows the customer to call back the last number called. Even if the customer does not know the number or who called. If the line is busy, Call Return keeps trying for up to 30 minutes. When the line is free, Call Return signals the customer with a special ring and places the call.

(3) Caller ID - this feature enables the customer to view on a display unit the Calling Party Directory Name and/or Number (CANN) USLIC SERVICE OF ONLY ON INCOMING THE CONTROL OF THE CON

When Caller ID is activated on a customer's line, the CPN of incoming calls are displayed on the called CPE during the first long silent interval of the ringing cycle.

Per line blocking for the blocking of CPN will be available upon request, at no charge, to the following entities for lines over which the official business of the agency is conducted, including those at the residences of employees/volunteers, where an executive officer of the agency registers a need for blocking and provides the required certification to Quick-Tel: a private, nonprofit, tax exempt, domestic violence intervention agencies and federal, state, and local law enforcement agencies. The CPN will not be transmitted from a line equipped with this capability. Per line blocking is operational on a continuous basis but can be deactivated by the customer by dialing an access code immediately prior to placing a call.

Line blocking customers can unblock the CPN information on a per call basis, at no charge, by dialing an access code (#82 on their Touch Tone pad or 1182 from a rotary phone) immediately prior to placing a call.

A customer may prevent the delivery of their calling name and or number to the called party by dialing an access code (#67 of their Touch Tone pad or 1167 from a rotary phone) immediately prior to placing a call. The access code will activate per call blocking, which

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Missouri Public Sarvice Commission is available at no charge. If the calling party activates blocking, the CPN will not be transmitted across the line to the called party. Instead, Calling Line Identification customers will receive an RECEIVED anonymous indicator. This anonymous indicator notifies the Caller ID customer that the calling party has elected to block the delivery of MAR 2 6 1999 their name and telephone number.

MO. Public SERVICE CUMIN

The blocking of CPN will not be provided on calls originating from Customer-Owned Pay Telephone Service. If the Caller ID customer also subscribes to Anonymous Call Rejection, the calling party will be routed to a telephone company recording advising the caller that the called party will not accept calls whose CPN has been blocked.

Any customer subscribing to Caller ID will be responsible for the provision of a display device which will be located on the customer's premises. The installation, repair, and technical capability of the equipment to function in conjunction with the feature specified herein will be the responsibility of the customer. The Company assumes no liability and will be held harmless for any incompatibility of this equipment to perform satisfactorily with the network features described herein.

Telephone CPN information transmitted via Caller ID is intended solely for the use of the Caller ID subscriber. Resale of this information is prohibited by this Tariff. CPN will not be displayed if the called party if off-hook or if the called party answers during the first ring interval. CPN will be displayed for calls made from another central office only if it is linked by appropriate facilities. Caller ID is not available on operator handled calls.

(4) Call Block - rejects calls from specific numbers. The last number that called the customer can be put on a list to prevent that number from reaching the customer again. Calls from numbers on the customer's list hear a recorded message saying they are not accepting calls and the telephone does not ring on the receiving end.

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- (5) Auto Redial calls back the last number the customer called, whether they received a busy signal or need to re-contact the person. RECEIVED If the line is busy, Auto Redial signals with a special ring and places the call.
- (6) Call Forwarding sends all call to another number.
- (7) Priority Call identifies important callers with a distinctive ring or tone. When the customer receives calls from one of the preselected numbers, the phone will signal with a special ring (short-long-short).
- (8) Three-Way Calling connects the customer with two people in two different locations at the same time. The customer can put one person on hold while talking to another.
- (9) Speed Calling dials local numbers with just on or two buttons.
- (10) White pages directory listing of the customer's name and telephone number through the underlying incumbent local telecommunications company's white pages directory.
- (11) Call Trace Customers receiving annoying or anonymous calls may request (1) a telephone number change, which will be provided at no charge by Quick-Tel or (2) the capability to utilize Call Trace on a per activation basis, as needed. Call Trace allows the customer to dial a code (*57) to automatically request that the following information be recorded:

The originating telephone number
The date and time of the call
The date and time call trace was activated

When Call Trace successfully identifies a calling number, a recording instructs the customer to call a toll free number, which will activate a Voice Response Script and assist the customer in establishing an

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Quick-Tel Communications, Inc.
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Missouri Public Survieo Commission open file. Should the customer decide to prosecute the call originating party, the customer should contact Quick-Tel for further instructions. Activation of Call Trace never authorizes Quick-Tel to provide the called party with the name or telephone number of the calling party. In the event that Call Trace is not available or is unable to resolve the case, it may be necessary to place a manual trap on the customer's telephone line.

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3.1.C A service package including all custom calling options except Caller ID shall be available.

3.2 SERVICES NOT PROVIDED

- 3.2.A Except as provided by Quick-Tel's underlying carrier to its own customers who are subject to toll restriction, and consistent with the toll restriction rules and practices imposed by the underlying incumbent local exchange carrier whose services are being resold by Quick-Tel pursuant to this tariff, Quick-Tel blocks and does not provide the following services to customers:
 - (1) access to local or long distance directory assistance;
 - (2) access to long distance service, including inbound collect calls;
 - (3) access to local or long distance operator services.
- 3.2.B Quick-Tel does not block toll free 1+800 calls.

3.3 EXCHANGES SERVICED

Adrian Delta Independence Oakville Advance Dexter Jackson Old Appleton Agency Downing Jasper Oran E. Independence Joplin Osage Beach Altenburg-frohnn

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			RECEIVED
Antonia	East Prairie	Kansas City	Overland
Archic	Edina	Kennett	Pacific MAR 26 1999
Argyle	Eldon	Kirksville	Parkville
Armstrong	Elsberry	Kirkwood	Patton will in genuing course.
Ash Grove	Essex	Knob Noster	Patton Paynesville Paynesville
Beaufort	Eureka	La Monte	Perryville
Bell City	Excelsior Springs	Ladue	Pierce City
Belton	Fair Grove	Lake Ozark	Pocahontas-
Benton	Farley	Lamar	New Wells
Billings	Farmington	Lancaster	Pond
Bismarck	Fayette	Leadwood	Poplar Bluff
Bloomfield	Fenton	Less Summit	Portages des
Bloomsdale	Ferguson	Liberty	Sioux
Blue Springs	Festus-	Lilbourne	Portageville
Bonne Terre	Crystal City	Linn	Puxico
Boonville	Fisk	Lockwood	Qulin
Bowling Green	Flat River	Louisianna	Raytown
Bridgeton	Florissant	Macks Creek	Republic
Brookfield	Frankford	Malden	Richmond
Camdenton	Fredericktown	Manchester	Richwoods
Campbell	Freeburg	Marble Hill	Risco
Cape Girardeau	Fulton	Marceline	Riverview
Cardwell	Gideon	Marionville	Rogersville
Carl Junction	Gladstone	Marshall	Rushville
Carrollton	Glasgow	Marston	St. Charles
Carthage	Grain Valley	Maxville	Saint Clair
Caruthersville	Gravois Mills	Mehlville	Saint Joseph
Cedar Hill	Gray Summit	Meta	Saint Louis
Center	Greenwood	Mexico	Saint Marys
Chaffee	Hannibal	Moberly	Sainte Genevieve
Charleston	Harvester	Monett	San Antonio
Chesterfield	Hayti	Montgomery City	Sappinton
Chillicothe	Herculaneum-	Morchouse	Scott City
Clarksville	Pevely	Nashua	Sedalia
Clever	Higbee	Neosho	Senath
Climax Springs	High Ridge	Nevada	Sikeston
			A A

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MO PSC No. 1 Original Sheet No. 24

> Wellsville Westphalia Willard Wyatt

			RECEIVED
Creve Coeur	Hillsboro	New Franklin	Slater
De Kalb	Holcomb	New Madrid	South Vances 2 6 1999
De Soto	Homersville	Nixa	South Kansas
Deering	Imperial	Oak Ridge	City Spanish Pake SERVICE CUMW
			Springfield
	•		St. Charles
			St. Louis
			Stanberry
			Strafford
			Tiffany Springs
			Trenton
			Tuscubia
			Union
			Valley Park
			Versailles
			Vienna
			Walnut Grove
			Wardell
			Ware
			Washington
			Webb City
			Webster Groves

SECTION 4 - RATES AND CHARGES

BASIC LOCAL SERVICE 4.1

<u>B</u>	ASIC SERVICE	RATES	INITIATION FEES \$69.00	
В	asic Local Service	\$49.99 plus tax/mo		
C	all Waiting	6.50/per mo	0.00	
			99-250	
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Call Return	5.00/per mo	0.00	
Caller ID	10.00/per mo	8.00	DEACHIES
Call Block	5.00/per mo	0.00	RECEIVED
Auto redial	5.00/per mo	0.00	MAR 9 4 1000
Call Forwarding	5.00/per mo	0.00	MAR 26 1999
Priority Call	5.00/per mo	0.00	The fact of the court of the court
Three-Way Calling	5.00/per mo	0.00	Fublic Service Comm
Speed Calling	5.00/per mo	0.00	
Custom Package without ID	20.00/per mo	N/A	
Call Trace	8.00/per successful	N/A	
	activation		

4.2 INITIATION FEE

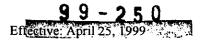
A one-time initiation fee and the first month's service charge, plus associated taxes, are required to initiate service. Quick-Tel shall charge a flat fee of \$69.00 for initiation of services, which includes the first month's basic local service fee of \$49.99. The initiation fee is due and payable before the service is activated. The initiation fee is 100% refundable upon request for termination of service within 10 business days following the date upon which the Statement of Rights and Responsibilities is either hand-delivered or mailed to the customer. In the situation where the Statement of Rights and Responsibilities is mailed to the customer, the 10 business days shall start on the date of the postmark. The recurring monthly service charge, plus associated taxes, shall be pro-rated for the actual number of days which service has been provided with the non-used portion being refunded to the customer. If service is ever disconnected and terminated, the customer shall pay another initiation fee prior to receiving service.

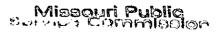
4.3 PROMOTIONS

The company may, from time to time, engage in special promotional offerings or trial service offerings limited to certain dates, times, and/or locations in order to attract new Customers or increase usage

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by existing Customers. These promotions will be subject to prior notification and approval by the Missouri Public Service Commission.

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4.4 **DEPOSITS**

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Quick-Tel does not require deposits from Customers.

MO. PUBLIC SERVICE COMM

4.5 TAXES

All state and local taxes, relay Missouri - 911 surcharges, and lawful surcharges (i.e. gross receipts tax, sales tax, municipal utilities tax) are not included in quoted in basic local service rates.

4.6 RECONNECTION OF BLOCKED OR SUSPENDED SERVICE

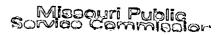
In the event that service to a Customer is blocked or suspended pursuant to the provisions of this tariff, there will be a charge of \$35.00 to restore service.

4.7 RESIDENTIAL CUSTOMER RIGHTS AND RESPONSIBILITIES

- 4.7.1 Quick-Tel may process a customer's request for service via telephone call initiated by the customer. The customer is not required to sign a service contract with Quick-Tel in order to receive service.
- 4.7.2 Prior to providing service to the customer, Quick-Tel will provide the customer with a written notice which specifies the rates to be charged for the services to provided and that the rates charged are exclusive of applicable taxes and surcharges, such as Relay Missouri and 911. Said notice shall contain a statement that
 - (A) the customer is subject to toll restrictions, including blocking of long distance, toll, incoming collect calls and operator services, just as if the customer was receiving service with a toll restriction from the

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underlying carrier;

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- (B) 1+800 toll free calls shall be blocked; and
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- (C) includes dialing instructions for access emergency NO. PUBLIC SERVICE COMMISservices within the customer's exchange.
- 4.7.3 Prior to providing service to the customer, Quick-Tel also will provide the customer with the following information:

STATEMENT OF RESIDENTIAL CUSTOMER RIGHTS AND RESPONSIBILITIES

Quick-Tel is regulated by the Missouri Public Service Commission. This information is provided in accordance with the rules of the Missouri Public Service Commission and explains your rights and responsibilities as a residential Quick-Tel customer.

Basic Local Service

BASIC SERVICE	RATES	INITIATION FEES
Basic Local Service	\$49.99 plus tax/mo	\$69.00 (includes first month's service charge)
Call Waiting	6.50/per mo	0.00
Call Return	5.00/per mo	0.00
Caller ID	10.00/per mo	8.00
Call Block	5.00/per mo	0.00
Auto redial	5.00/per mo	0.00
Call Forwarding	5.00/per mo	0.00
Priority Call	5.00/per mo	0.00
Three-Way Calling	5.00/per mo	0.00
Speed Calling	5.00/per mo	0.00
Custom Package without ID	20.00/per mo	N/A
Call Trace	8.00/per successful	N/A
	activation	
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Taxes

All state and local taxes, relay Missouri - 911 surcharges, and lawful surcharges (i.e. gross receipts tax, sales tax, municipal utilities tax) are not included in basic local service rates.

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Initiation Fee

A one-time initiation fee and the first month's service charge, plus rubble behalf associated taxes, are required to initiate service. The initiation fee is 100% refundable upon request for termination of service within 10 business days following the date upon which the Statement of Rights and Responsibilities is either hand-delivered or mailed to the customer. In the situation where the Statement of Rights and Responsibilities is mailed to the customer, the 10 business days shall start on the date of the postmark. The recurring monthly service charge, plus associated taxes, shall be pro-rated for the actual number of days which service has been provided with the non-used portion being refunded to the customer.

Your Telephone Bill

You will receive a telephone bill from us each month. Quick-Tel does not require you to pay a security deposit. Quick-Tel's prepaid services are billed twenty-one (21) days in advance of service being provided and payment is due in full on the first day of the month. If we do not receive your payment by the first of the month, your service is subject to suspension and disconnection. When paying by mail, be sure to allow enough time for your payment to reach us by the due date.

Payment Arrangements

Payments must be sent to Quick-Tel's business office or made at one of our Agent locations. Payment may be made by valid personal check, cash, credit card, cashier's check, money order or electronic

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transfer of funds. If you are temporarily having difficulty paying your telephone bill, or if you have any inquiry or dispute of any charge, please call Quick-Tel immediately toll free, twenty-four (24) hours a day at 1-800-659-3456.

Suspension and Disconnection of Telephone Service

MAR 26 1999

Your telephone service is subject to suspension and blocking for any blic Service of the reasons listed below. If after your service is disconnected you again request service, a new telephone number will be assigned and you will be required to again pay a \$69.00 service initiation fee. Prior to actual disconnection, your service may be suspended. If your services is suspended, your telephone number shall be reserved for fourteen days, during which time a service restoration charge of \$35.00 shall apply.

Your service may be discontinued for any of the following reasons:

- 1. Non-payment of an undisputed delinquent charge. Your service will not be discontinued for nonpayment of a delinquent account until seven (7) days after Quick-Tel has sent you a written notice advising you of the delinquent account. In addition, Quick-Tel will make reasonable efforts to contact you by telephone twenty-four (24) hours prior to suspension of service.
- Unauthorized use of telephone utility equipment in a manner which creates an unsafe condition or creates the possibility of damage or destruction to such equipment.
- Refusal after reasonable notice to permit inspection, maintenance, or replacement of telephone utility equipment.
- 4. Misrepresentation of identity in obtaining telephone

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Missouri Public Sordes Commission 5. Additional reasons as allowed by federal or state law.

If you are unable to pay charges in full when due, you should contact

Quick-Tel to discuss a possible settlement agreement. Matters
resolved by settlement agreement shall not constitute a basis for
disconnection as long as you are following the terms of the
agreement.

Quick-Tel will postpone disconnection for a time not in excess of twenty-one (21) days if the telephone is necessary to obtain emergency medical assistance for a person who is a member of the household where the service is provided residing in the customer's household and where such a person is under the care of a physician. You must notify and provide Quick-Tel with reasonable evidence of such necessity.

Reconnection of Service

After service has been suspended, Quick-Tel will restore your service when the reason for the suspension has been remedied. Before your service is restored, the following will be required:

- 1. Payment for all undisputed amounts must be receive by Quick-Tel or its authorized agent.
- An Initiation Fee must be paid again if your service has been disconnected. An Initiation Fee will not be assessed if your service has been suspended, but you will be required to pay a \$35.00 service restoration fee.
- One month's advance payment has been made and received by Quick-Tel or its authorized Agent.

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Procedures for Handling Inquires and Complaints

The telephone inquires may be directed to Quick-Tel at 1-800-659-3456. Written inquires may be directed to Quick-Tel, 456 W Rock REC SISIAND, P.O. Box 196, Boyd, TX 76023. Facsimiles may be sent to 800-975-8703.

Filing a Complaint with the Missouri Public Service Commission

If Quick-Tel cannot resolve your complaint, you may call the Missouri Public Service Commission, located at 301 Est High Street, 5th Floor, Jefferson City, Missouri 65101, toll free at 1-800-392-4211 to file an informal complaint.

If your complaint cannot be resolved informally, you may file a formal complaint in writing with the Missouri Public Service Commission at P.O. Box 360, Jefferson City, Missouri 65102.

Also, the Missouri Office of the Public Counsel, representing the public before the Missouri Public Service Commission, has its office at 301 East High Street, Jefferson City, Missouri 65101. The telephone number is 1-573-571-4857.

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