

FILED

APR 28 2000

**BEFORE THE PUBLIC SERVICE COMMISSION
OF THE STATE OF MISSOURI**

Missouri Public
Service Commission

**In the Matter of the Application
of J D Services, Inc., d/b/a
American Freedom Network, for a
Certificate of Service Authority to
Provide Interexchange
Telecommunications Services**

Case No. TA-2000-698

APPLICATION

J D Services, Inc. (Applicant), a Nevada corporation, files this verified Application, respectfully requesting that the Missouri Public Service Commission (Commission) issue an order that:

- (a) grants Applicant a Certificate of Service Authority to provide Interexchange telecommunications services pursuant to Chapter 392 of the Missouri Revised Statutes.
- (b) grants competitive status to Applicant.
- (c) waives certain Commission rules and statutory provisions pursuant to Section 392.420, RSMo Cum. Supp. 1992.

Concurrently herewith, Applicant has filed an Application for Merger Approval and submits this Application pursuant to 4 CSR 240-2.060(9). In support of its request, Applicant states:

1. The legal name and principal office or place of business of the Applicant are:

J D Services, Inc.
1890 South 3850 West
Salt Lake City, UT 84104
(801) 972-4090

A copy of the Applicant's Articles of Incorporation and Certificate of Authority from the Missouri Secretary of State to transact business in Missouri are attached hereto as Exhibit 1.

2. The name and address of Applicant's in-state attorney is:

P. John Brady
SHUGHART THOMSON & KILROY
Twelve Wyandotte Plaza
120 West 12th Street
Kansas City, MO 64105

3. Applicant proposes to provide interexchange telecommunications services within Missouri including the sale of prepaid long distance services through Debit Phone Cards. Applicant proposes to provide service to prospective customers throughout the state of Missouri.

4. J D Services neither owns nor operates any switching, transmission, or other physical facilities in the state of Missouri. In other words, J D Services is a reseller of long-distance telephone service offered by facilities-based interexchange carriers, such as MCI and Global Crossing. J D Services will obtain inbound and outbound WATS and WATS-type services from interexchange carriers that are certified to render such service in Missouri. These services will in turn be resold to J D Services' customers who purchase its prepaid phone cards and other calling products.

The prepaid phone cards of J D Services offer a method of prepayment of long distance charges. End users will be able to buy the prepaid phone cards in various denominations from a variety of retail and other outlets. Each card will contain a 1-800 number and a unique identifying number. The prepaid phone cards may be used at most touchtone telephones. Callers will obtain access to the J D Services' system by dialing a conventional 800 or POTS number. As a call is placed, J D Services' preprocessor tracks the call and the costs associated with the call are deducted on a real time basis from the prepaid amount on the card.

Callers may add value to prepaid phone card at the termination of a call in order to continue use of the card. The caller receives notification when the remaining value of the prepaid phone card will only permit one additional minute of conversation time. Additional value can be added to a J D Services phone card by subsequently dialing a 1-800 number, speaking with a live operator, and providing a valid commercial credit card number. Thus if a caller wishes to continue using the same J D Services prepaid phone card for an extended period, he/she can easily do so by automatically adding value to the card.

J D Services proposes to offer prepaid phone cards on a wholesale and retail basis. The prepaid phone cards of J D Services will be available for purchase and distribution at various retail establishments, such as truck stops, restaurant chains, convenience stores, shopping clubs, hotels, or gas stations. J D Services will also market its prepaid phone cards to a variety of groups, such as businesses whose employees travel or associations whose members have a common interest. Prepaid phone cards sold on a retail basis will be prepaid. J D Services also plans to market its prepaid phone

cards directly to wholesale distributors who will be able to use their own private labeling on the prepaid phone card. Prepaid phone cards sold on a wholesale basis will be either prepaid or invoiced.

J D Services will offer universal origination and termination in the state of Missouri. Its service offerings will be ubiquitous.

5. As requested in the accompanying Application for Merger Approval, Applicant proposes to adopt the current filed tariff of J D Services, Inc., a Utah corporation. A copy of this Tariff is attached hereto as Exhibit 2.

6. Applicant requests classification as a competitive telecommunications company within the state of Missouri. Applicant believes that its proposed services will be subject to sufficient competition to justify a lesser degree of regulation. Granting of this application will allow greater price and service options for telephone users.

7. Applicant also requests, pursuant to Section 392.420, RSMo (Cum. Supp. 1992), that the Commission waive the application of the following rules and statutory provision as it relates to the regulation of the Applicant.

392.240(1)	Rates-reasonable average return on investment
392.270	Property valuation
392.280	Depreciation rates
392.290	Issuance of stocks and bonds
392.310	Issuance of stocks and bonds
392.320	Issuance of stocks and bonds
392.330	Issuance of stocks and bonds
392.340	Reorganization
4 CSR 240-10.020	Income on depreciation fund investments
4 CSR 240-30.010(2)(C)	Posting exchange rates at central offices
4 CSR 240-32.030(1)(B)	Exchange boundary maps
4 CSR 240-32.030(1)(C)	Record of access lines
4 CSR 240.32.030(2)	Records kept within state
4 CSR 240-32.050(3-6)	Telephone directories
4 CSR 240-32.070(4)	Coin telephones
4 CSR 240-33.030	Inform customers of lowest priced service

The above-referenced rules and statutory provisions have been waived to other inter-exchange carriers in prior cases. Furthermore, complying with such requirements would place an unreasonable burden on J D Services, with little public gain.

8. Applicant, pursuant to Section 386.570, Cum. Supp. 1992, will comply with all applicable Commission rules except those which are specifically waived by the Commission pursuant to a request filed by the Applicant.

9. Correspondence or communications pertaining to this Application should be addressed to:

Mark A. Pieper
MCGILL, GOTSDINER, WORKMAN & LEPP, P.C.
11404 West Dodge Road, Suite 500
Omaha, NE 68154-2576

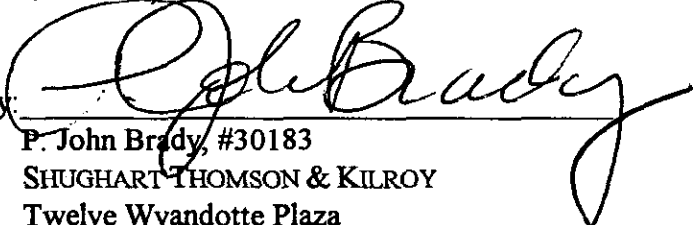
10. There are no pending actions or final unsatisfied judgments or decisions against Applicant from any state or federal agency or court involving customer service or rates.

11. Applicant has no overdue annual reports or assessment fees.

WHEREFORE, Applicant respectfully requests that the Missouri Public Service Commission grant it a Certificate of Service Authority to provide interexchange telecommunications services within the State of Missouri. Applicant also requests classification as a competitive telecommunications company. In addition, Applicant requests a waiver of the above-referenced rules and statutory provisions.

Respectfully submitted,

J D SERVICES, INC.

By: 


P. John Brady, #30183
SHUGHART THOMSON & KILROY
Twelve Wyandotte Plaza
120 West 12th Street
Kansas City, MO 64105
(816) 421-3355
(816) 374-0509

and

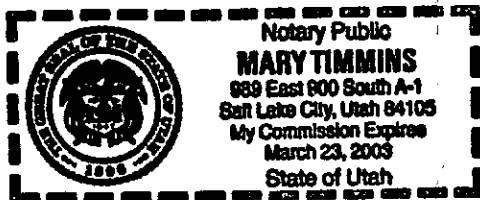
Mark A. Pieper
MCGILL, GOTSDINER, WORKMAN & LEPP, P.C.
11404 West Dodge Road, Suite 500
Omaha, NE 68154-2576
Attorneys for J D Services, Inc.


VERIFICATION OF APPLICANT

The undersigned officer of J D Services, Inc., being first duly sworn, deposes and says the following: That she is the President of J D Services, Inc.; that she has read the foregoing Application and knows the contents thereof, and that the same is true of her knowledge except as to the matters stated upon information and belief, and as to those matters she believes them to be true; and that she attests to and adopts all filings submitted with this Application; and that she consents to the verification affidavit being used as evidence in this proceeding.


Debra W. Ricks, President
J D Services, Inc.

Subscribed and sworn to before me this 4th day of April, 2000.




Notary Public

STATE OF MISSOURI



Rebecca McDowell Cook
Secretary of State

CORPORATION DIVISION - CERTIFICATE OF AUTHORITY

WHEREAS,
J D SERVICES, INC.

USING IN MISSOURI THE NAME
J D SERVICES, INC.

HAS COMPLIED WITH THE GENERAL AND BUSINESS CORPORATION LAW WHICH GOVERNS FOREIGN CORPORATIONS; BY FILING IN THE OFFICE OF THE SECRETARY OF STATE OF MISSOURI AUTHENTICATED EVIDENCE OF ITS INCORPORATION AND GOOD STANDING UNDER THE LAWS OF THE STATE OF NEVADA.

NOW, THEREFORE, I, REBECCA McDOWELL COOK, SECRETARY OF STATE OF THE STATE OF MISSOURI, DO HEREBY CERTIFY THAT SAID CORPORATION IS FROM THIS DATE DULY AUTHORIZED TO TRANSACT BUSINESS IN THIS STATE, AND IS ENTITLED TO ALL RIGHTS AND PRIVILEGES GRANTED TO FOREIGN CORPORATIONS UNDER THE GENERAL AND BUSINESS CORPORATION LAW OF MISSOURI.

IN TESTIMONY WHEREOF, I HAVE SET MY
HAND AND IMPRINTED THE GREAT SEAL OF
THE STATE OF MISSOURI, ON THIS, THE
13TH DAY OF DECEMBER, 1999.


Secretary of State



\$155.00

ARTICLES OF INCORPORATION

OF

J D SERVICES, INC.

The undersigned incorporators being natural persons more than eighteen (18) years of age acting as all of the incorporators of the above-named corporation (the "Corporation") hereby adopt the following articles of incorporation for the Corporation:

ARTICLE I

NAME

The name of the Corporation shall be:

J D SERVICES, INC.

ARTICLE II

PERIOD OF DURATION

The Corporation shall continue in existence perpetually unless sooner dissolved according to law.

ARTICLE III

PURPOSES AND POWERS

The purposes for which the Corporation is organized are:

(a) To develop and market telephone communication services, long distance telecommunications services, and long distance air time, and to develop, buy, sell or process all types of telecommunications services, equipment, and products of any nature, together with any related business, entity, assets or venture engaged in such business.

(b) To borrow money and to execute notes and obligations and security contracts therefor, and to lend any monies or funds of the Corporation and to take evidence of indebtedness therefor, and also to negotiate loans.

(c) To guarantee the payment of dividends or interest on any other contract or obligation of any corporation whenever proper or necessary for the business of the Corporation in the judgment of its directors.

(d) To do all and everything necessary, suitable, convenient, or proper for the accomplishment of any of the purposes, or the attainment of any one or more of the objects herein enumerated, or incidental to the powers therein named, or which shall at any time appear conclusive or expedient for the protection or benefit of the Corporation, either as holders of or interested in any property, or otherwise; with all the powers hereafter conferred by the laws under which this Corporation is organized.

(e) To conduct any lawful business for which a corporation may be organized under the laws of the State of Nevada.

ARTICLE IV

AUTHORIZED SHARES

The Corporation is authorized to issue a total of 60,000,000 shares of stock, consisting of 10,000,000 shares of preferred stock, \$0.01 par value, and 50,000,000 shares of common stock having a par value of \$0.001 per share. The powers, preferences, rights, qualifications, limitations, or restrictions of the shares of stock of each class and series which the Corporation is authorized to issue, is as follows:

(a) **Preferred Stock.** Shares of Preferred Stock may be issued from time to time in one or more series as may from time to time be determined by the board of directors. Each series shall be distinctly designated. All shares of any one series of the Preferred Stock shall be alike in every particular, except that there may be different dates from which dividends thereon, if any, shall be cumulative, if made cumulative. The powers, preferences, participating, optional and other rights of each such series and the qualifications, limitations, or restrictions thereof, if any, may differ from those of any and all other series at any time outstanding. Except as hereinafter provided, the board of directors of this Corporation is hereby expressly granted authority to fix by resolution or resolutions adopted prior to the issuance of any shares of each particular series of Preferred Stock, the designation, powers preferences and relative participating, optional and other rights, and the qualifications, limitations and restrictions thereof, if any, of such series, including, without limiting the generality of the foregoing, the following:

(1) The distinctive designation of, and the number of shares of Preferred Stock which shall constitute, each series, which number may be increased (except as otherwise fixed by the board of directors) or decreased (but not below the number of shares thereof outstanding) from time to time by action of the board of directors;

(2) The rate and times at which, and the terms and conditions upon which, dividends, if any, on shares of the series shall be paid, the extent of preferences or relations, if any, of such dividends to the dividends payable on any other class or classes of stock of the Corporation or on any series of Preferred Stock and whether such dividends shall be cumulative or non-cumulative.

(3) The right, if any, of the holders of shares of the same series to convert the same into, or exchange the same for, any other class or classes of stock of the Corporation and the terms and conditions of such conversion or exchange;

(4) Whether shares of the series shall be subject to redemption, and the redemption price or prices including, without limitation, a redemption price or prices payable in shares of any class or classes of stock of the Corporation, cash, or other property and the time or times at which, and the terms and conditions on which, shares of the series may be redeemed;

(5) The rights, if any, of the holders of shares of the series upon voluntary or involuntary liquidation, merger, consolidation, distribution or sale of assets, dissolution, or winding up of the Corporation;

(6) The terms of any sinking fund or redemption or purchase account, if any, to be provided for shares of the series; and

(7) The voting powers, if any, of the holders of shares of the series which may, without limiting the generality of the foregoing, include (A) the right to more or less than one vote per share on any or all matters voted on by the shareholders and (B) the right to vote as a series by itself or together with other series of Preferred Stock or together with all series of Preferred Stock as a class, on such matters, under such circumstances, and on such conditions as the board of directors may fix, including, without limitation, the right, voting as a series by itself or together with other series of Preferred Stock or together with all series of Preferred Stock as a class, to elect one or more directors of the Corporation in the event there shall have been a default in the payment of dividends on any one or more series of Preferred Stock or under such other circumstances and on such conditions as the board of directors may determine.

(b) **Common Stock.** The Common Stock shall have the following powers, rights, qualifications, limitations, and restrictions:

(1) After the requirements with respect to preferential dividends of Preferred Stock, if any, shall have been met and after the Corporation shall comply with all the requirements, if any, with respect to the setting aside of funds as sinking funds or redemption or purchase accounts and subject further to any other conditions which may be required by the laws of the state of Nevada, then, but not otherwise, the holders of Common Stock shall be entitled to receive such dividends, if any, as may be declared from time to time by the board of directors;

(2) After distribution in full of the preferential amount to be distributed to the holders of Preferred Stock, if any, in the event of voluntary or involuntary liquidation, distribution or sale of assets, dissolution or winding up of the Corporation, the holders of the Common Stock shall be entitled to receive all the remaining assets of the Corporation, tangible and intangible, of whatever kind available for distribution to stockholders, ratably in proportion to the number of shares of the Common Stock held by each; and

(3) Except as may otherwise be required by law or these articles of incorporation, in all matters as to which the vote or consent of stockholders of the Corporation shall be required or be taken, including, any vote to amend the articles of incorporation, to increase or decrease the par value of any class of stock, effect a stock split or combination of shares, or later or change the powers, preferences, or special rights of any class or series of stock, the holders of the Common Stock shall have one vote per share of Common Stock on all such matters and shall not have the right to cumulate their votes for any purpose.

(c) **Other Provisions.**

(1) The board of directors of the Corporation shall have authority to authorize the issuance, from time to time without any vote or other action by the stockholders, of any or all shares of the Corporation of any class at any time authorized, and any securities convertible into or exchangeable for such shares, in each case to such persons and for such consideration and on such terms as the board of directors from time to time in its discretion lawfully may determine; *provided*, however, that the consideration for the issuance of shares of stock of the Corporation having par value shall not be less than such par value. Shares so issued, for which the full consideration determined by the board of directors has been paid to the Corporation, shall be fully paid stock, and the holders of such stock shall not be liable for any further call or assessment thereon.

(2) Unless otherwise provided in the resolution of the board of directors providing for the issue of any series of Preferred Stock, no holder of shares of any class of the Corporation or of any security of obligation convertible into, or of any warrant, option, or right to purchase, subscribe for, or otherwise acquire, shares of any class of the Corporation, whether now or hereafter authorized, shall, as such holder, have any pre-emptive right whatsoever to purchase, subscribe for, or otherwise acquire shares of any class of the Corporation, whether now or hereafter authorized.

(3) Anything herein contained to the contrary notwithstanding, any and all right, title, interest, and claim in and to any dividends declared or other distributions made by the Corporation, whether in cash, stock, or otherwise, which are unclaimed by the stockholder entitled thereto for a period of six years after the close of business on the payment date, shall be and be deemed to be extinguished and abandoned; and such unclaimed dividends or other distributions in the possession of the Corporation, its transfer agents, or other agents or depositories, shall at such time become the absolute property of the Corporation, free and clear of any and all claims of any person whatsoever.

ARTICLE V

LIMITATION ON LIABILITY

A director or officer of the Corporation shall have no personal liability to the Corporation or its stockholders for damages for negligence or breach of fiduciary duty as a director or officer, except for damages for breach of fiduciary duty resulting from (a) acts or omissions which involve intentional misconduct, fraud, or a knowing violation of law, (b) usurpation of Corporate opportunity, or (c) the payment of dividends in violation of section 78.300 of the Nevada Revised Statutes as it may from time to time be amended or any successor provision thereto.

ARTICLE VI

RESIDENT AGENT

The address of the Corporation's resident agent and registered office is 1475 Terminal Way, Suite E, town of Reno, county of Washoe, state of Nevada. The name of its initial resident agent in the state of Nevada is Corporate Service Center. Either the registered office or the resident agent may be changed in the manner provided by law.

ARTICLE VII

AMENDMENTS

The Corporation reserves the right to amend, alter, change, or repeal all or any portion of the provisions contained in these articles of incorporation from time to time in accordance with the laws of the state of Nevada, and all rights conferred on stockholders herein are granted subject to this reservation.

ARTICLE VIII

ADOPTION AND AMENDMENT OF BYLAWS

The initial bylaws of the Corporation shall be adopted by the board of directors. The power to alter, amend, or repeal the bylaws or adopt new bylaws shall be vested in the board of directors, but the stockholders of the Corporation may also alter, amend, or repeal the bylaws or adopt new bylaws. the bylaws may contain any provisions for the regulation or management of the affairs of the Corporation not inconsistent with the laws of the state of Nevada now or hereafter existing.

ARTICLE IX

DIRECTORS

The governing board of the Corporation shall be known as the board of directors. The number of directors comprising the board of directors shall be fixed and may be increased or decreased from time to time in the manner provided in the bylaws of the Corporation, except that at no time, following the first annual meeting of the board, shall there be less than five nor more than eleven directors. The original board of directors shall consist of two persons. The name of each person who is to serve as a director until the first annual meeting of stockholders and until his or her successor is elected and shall qualify is as follows:

<u>Name</u>	<u>Address</u>
Gerald Ricks	1338 Foothill Drive Salt Lake City, Utah 84108
Debra Ricks	1338 Foothill Drive Salt Lake City, Utah 84108

ARTICLE X

INCORPORATORS

The name and mailing address of the sole incorporator signing these articles of incorporation is as follows:

<u>Name</u>	<u>Address</u>
Gerald Ricks	1338 Foothill Drive Salt Lake City, Utah 84108

The undersigned, being the sole incorporator of the Corporation herein before named, hereby makes and files these articles of incorporation, declaring that the facts herein are true.

DATED this 3rd day of ^{March}~~February~~, 1998.

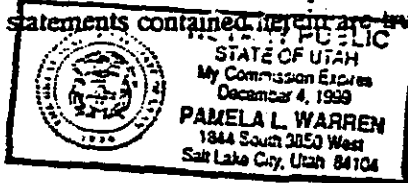
Gerald Ricks
Gerald Ricks

STATE OF UTAH

}
: ss.

COUNTY OF SALT LAKE }

I, Pamela L. Warren, a notary public, hereby certify that on the 3rd day of ^{MARCH}~~February~~, 1998, personally appeared before me Gerald Ricks, being by me first duly sworn, who acknowledged to me that he is the person who signed the foregoing document as the sole incorporator and that the statements contained herein are true.



Pamela L. Warren
NOTARY PUBLIC

Residing in UTAH

My Commission Expires: Dec. 4, 1999

Telecommunications Service

TITLE SHEET

MISSOURI INTEREXCHANGE TELECOMMUNICATIONS TARIFF

OF

J D SERVICES, INC.
d/b/a AMERICAN FREEDOM NETWORK

This tariff applies to the Long Distance Telecommunications Services furnished by J D Services, Inc., with principal offices at 1844 South 3850 West, Salt Lake City, UT 84104, between one or more points in the state of Missouri. This tariff is on file with the Missouri Public Service Commission, and copies may be inspected, during normal business hours, at the Company's principal place of business.

J D Services, Inc. operates as a competitive telecommunications company as defined by Case No. TO-88-142 within the state of Missouri.

Filed: December 1, 1995

Effective: December 31, 1995

Issued by:

Debra Ricks / President
J D SERVICES, INC.
1844 South 3850 West
Salt Lake City, UT 84104
(801) 972-4090
FAX: (801) 972-4487

Telecommunications Service

Missouri Public
Service Commission

REC'D MAY 20 1999

WAIVER OF RULES AND REGULATIONS

Pursuant to Case No. TA- 96-131, the following statutes and rules have been waived for purposes of offering telecommunications services as set forth herein:

STATUTES

Section 392.240(1)	Rates-reasonable average return on investment.
Section 392.270	Property valuation.
Section 392.280	Depreciation rates.
Section 392.290	Issuance of stocks and bonds.
Section 392.310	Issuance of stocks and bonds.
Section 392.320	Issuance of stocks and bonds.
Section 392.330	Issuance of stocks and bonds.
Section 392.340	Reorganization.

COMMISSION RULES

4 CSR 240-10.020	Income on depreciation fund investments.
4 CSR 240-30.010(2)(C)	Posting exchange rates at central offices.
4 CSR 240-32.030(1)(B)	Exchange boundary maps.
4 CSR 240-32.030(1)(C)	Record of access lines.
4 CSR 240-32.030(2)	records kept within state.
4 CSR 240-32.050(3-6)	Telephone directories.
4 CSR 240-32-070(4)	Coin telephones.
4 CSR 240-33.030	Inform End Users of lowest priced Service.

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Filed: May 20, 1999

Effective: June 21, 1999

Issued by:

Debra Ricks / President
J D SERVICES, INC.
1844 South 3850 West
Salt Lake City, UT 84104
(801) 972-4090
FAX: (801) 972-4487

Missouri Public
Service Commission
FILED JUN 21 1999

Telecommunications Service

Missouri Public
Service Commission

REC'D MAY 20 1999

CHECK SHEET

The following sheets of this tariff are effective as of the date shown at the bottom of the respective sheet(s). Original and revised sheets as named below comprise all changes from the original tariff and are currently in effect as of the date on the bottom of this page.

<u>PAGE</u>	<u>REVISION</u>
1	Original
2	First Revised*
3	Second Revised*
4	Original
5	Original
6	Original
7	Second Revised*
8	Second Revised*
9	Second Revised*
10	First Revised*
11	First Revised*
12	Second Revised*
13	Second Revised*
14	First Revised*
15	Second Revised*
16	First Revised*
17	First Revised*
18	First Revised*
19	Second Revised*
20	First Revised*
21	Second Revised*
22	Second Revised*
22.1	First Revised*
22.2	First Revised*
22.3	First Revised*
22.4	First Revised*
22.5	Original*
22.6	Original*
22.7	Original*
22.8	Original*
22.9	Original*
22.10	Original*
23	Second Revised*

Filed: May 20, 1999

Effective: June 21, 1999

Issued by:

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Missouri Public
Service Commission

FILED JUN 21 1999

Telecommunications Service

TABLE OF CONTENTS

Title Sheet	1
Waivers Granted	2
Check Sheet	3
Table of Contents	4
Explanation of Symbols	5
Tariff Format	6
Section 1 - Technical Terms and Abbreviations	7
Section 2 - Rules and Regulations	9
Section 3 - Description of Service	20
Section 4 - Rates and Charges	22

Filed: December 1, 1995

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Telecommunications Service

EXPLANATION OF SYMBOLS

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

- C - to signify change in regulation
- D - to signify discontinued rate or regulation
- I - to signify rate increase
- M - to signify matter relocated without change
- N - to signify a new rate or regulation
- R - to signify a rate reduction
- T - to signify a change in text but no change in rate or regulation

Filed: December 1, 1995

Effective: December 31, 1995

Issued by:

Debra Ricks / President
J D SERVICES, INC.
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Telecommunications Service

TARIFF FORMAT

- A. Sheet Numbering - Sheet numbers appear in the upper right corner of the page. 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 page. These numbers are used to determine the most current sheet version on file with the Missouri Public Service Commission (MPSC). For example, the 4th revised Sheet 14 cancels the 3rd revised Sheet 14. Because of various suspension periods, deferrals, etc. the MPSC follows in its tariff approval process, the most current sheet number on file with the Commission is not always the tariff page in effect.
- C. Paragraph Numbering Sequence - There are nine levels of paragraph coding. Each level of coding is subservient to its next higher level.
- 2.
 - 2.1.
 - 2.1.1.
 - 2.1.1.A.
 - 2.1.1.A.1.
 - 2.1.1.A.1.(a)
 - 2.1.1.A.1.(a)I.
 - 2.1.1.A.1.(a)I.(i)
 - 2.1.1.A.1.(a)I.(i)(1)
- D. Check Sheets - When a tariff filing is made with the MPSC, an updated check sheet accompanies the tariff filing. The check sheet lists the sheets contained in the tariff, with a cross reference to the current revision number. When new pages are added, the check sheet is changed to reflect the revision. All revisions made in a given filing are designated by an asterisk (*). There will be no other symbols used on the check sheet if these are the only changes made to it (i.e., the format, etc. remains the same, just revised revision levels on some pages). The tariff user should refer to the latest check sheet to find out if a particular sheet is the most current on file with the MPSC.

Filed: December 1, 1995

Effective: December 31, 1995

Issued by:

Debra Ricks / President
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Telecommunications Service

Missouri Public
Service Commission

REC'D MAY 20 1999

SECTION I TECHNICAL TERMS AND ABBREVIATIONS

Access Line: An arrangement which connects the calling End User's location to an interexchange switching center.

T

Authorization Code: A numerical code, one or more of which is available to an End User to enable him/her to access the Company, and which is used by the Company both to prevent unauthorized access to its Services and to identify the End User for billing purposes.

T

Called Station: The terminating point of a call (i.e., the called number).

Calling Station: The originating point of a call (i.e., the calling number).

Company: J D Services, Inc., d/b/a American Freedom Network ("JDS"), a Nevada corporation.

T

End User: Any person, firm, partnership, corporation, or other entity furnished telecommunications Services under the provisions and regulations of this tariff and that is responsible for payment of the charges and for compliance with the Company's tariff regulations.

T

D
D
D

Enhanced Service: Any for-profit telecommunications Service that adds value to users' voice and data messages during the course of transmission. Examples of enhanced Services would include storage of a spoken message within the network for forwarding or retrieval at some future time, or processing data within the network and sending the results to the intended recipient.

N

Incomplete Call: Any calls where voice transmission between the Calling Station and the Called Station is not established (i.e., busy, no answer, etc.).

T

Independent Representative: An entity who markets the Company's Services by acting as its agent or representative in dealing with users of said Service. An Independent Representative does not hold itself out as a provider of common carrier service, does not establish the rates for said Service, does not render bills to End Users, and is not required by the Company to offer Service subject to the regulatory authority of the Federal Communications Commission or any other competent governmental authority.

N

Filed: May 20, 1999

Effective: June 21, 1999

Issued by:

Debra Ricks / President
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(801) 972-4090
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Technical Terms and Abbreviations, continued

JDS Calling Card Calls: Calls for which charges are billed to an American Freedom Network Phone Card, Trucker's Choice Phone Card, or any other prepaid product offering set forth herein and not to the originating telephone number.

M
T

LATA: Local Access and Transport Area. A geographic area established as required by the modification of Final Judgment entered in *United States v. Western Electric Co., Inc.*, 552 F. Supp. 131 (D.D.C. 1982), within which a local exchange company provides communication Service.

Local Exchange Company: A telephone company utility which provides local telecommunications Services to a specific geographical area for business and residential End Users.

T

Pay Telephone: A telephone instrument equipped with devices that permit the instrument to access the Company's Services and that is authorized to provide such Services and conforms with state and federal regulations governing such equipment.

D

Private Label: A name affixed to the Company's Service when that Service is provided to End Users by another entity, in its own name or cobranded, rather than exclusively in the name of JDS.

N

Retailer: Seller, whether individual or establishment, of JDS Calling Card products to End Users.

N

Service: All telecommunications Services provided by the Company for the benefit of End Users.

N

Unit: A measurement of telecommunications Service.

T

Wholesale Calling Card Customers: A person, firm or corporation, or other legal entity which purchases prepaid Calling Cards from JDS and resells the same to the End Users.

N

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SECTION 2 RULES AND REGULATIONS

2.1. Application of Tariff

2.1.1. This tariff contains the regulations and rates applicable to intrastate resale telecommunications Services provided by J D Services, Inc., d/b/a American Freedom Network ("JDS") for telecommunications between points within the state of Missouri. JDS' Services are furnished subject to the availability of products or facilities and subject to the terms and conditions of this tariff. | T

2.1.1.A. JDS may, from time to time, offer various Enhanced Services and information within the state of Missouri. Such Enhanced Services will be provided pursuant to contract and will not be governed by this tariff. | T

2.1.1.B. The Services of JDS are not part of a joint undertaking with any other entity providing telecommunications channels, facilities or Services, but do involve the resale of Message Toll Services (MTS) and Wide Area Telecommunications Services (WATS) of underlying common carriers who may be subject to the jurisdiction of this Commission. | T

2.1.1.C. The rates and regulations contained in this tariff apply only to the Services furnished by JDS and do not apply unless otherwise specified, to the lines, facilities, or Services provided by a local exchange telephone company or other common carrier for use in accessing the Services of JDS. | T

2.1.1.D. The Services of JDS are furnished to purchasers of JDS Calling Cards and authorized End Users. The purchase of a Calling Card or subscription to a Service makes available to the purchasing End User JDS' nationwide Services, including the intrastate Services offered under the terms and conditions of this tariff. | T

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Rules and Regulations, continued

2.2. Use of Services

- | | | |
|--------|---|----------|
| 2.2.1. | JDS' Services may be used for any lawful purpose consistent with the transmission and switching parameters of the telecommunications facilities utilized in the provision of Services. | T |
| 2.2.2. | The use of JDS' 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. | T |
| 2.2.3. | The use of JDS' Services without payment for Service or attempting to avoid payment for Service by fraudulent means or devices, schemes, false or invalid numbers, false credit cards or false JDS Calling Cards or false numbers of such cards, is prohibited. | T
 T |
| 2.2.4. | JDS' Service area is available for use twenty-four hours per day, seven days per week. | T |
| 2.2.5. | JDS does not transmit messages pursuant to this tariff, but its Services may be used for that purpose. | T |
| 2.2.6. | JDS' Services may be denied for nonpayment of charges or for other violations of this tariff. | T |

2.3. Liabilities of the Company

- | | | |
|--------|---|----------|
| 2.3.1. | JDS shall not be liable for loss or damage sustained by reason of any failure in or breakdown of facilities associated with JDS' Services or for any interruption or delay of Services, whatever shall be the cause of such failure, breakdown, or interruption, and whether negligent or otherwise, and however long it shall last. In no event shall JDS' liability for any Service exceed the charges applicable under this tariff for such Service. | T
 T |
|--------|---|----------|

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Rules and Regulations, continued

- | | | |
|--------|--|---|
| 2.3.2. | JDS shall be indemnified and saved harmless by any End User or by any other entity against claims for libel, slander or the infringement of copyright arising from the material transmitted over its Services; and against all other claims arising out of any act or omission of an End User or of any other entity in connection with the Services provided by JDS. | T |
| 2.3.3. | JDS is not liable for any act or omission of any entity furnishing facilities or Services connected with or provided in conjunction with the Services of JDS. | T |
| 2.3.4. | JDS shall not be liable for any personal injury, or death of any person or persons, nor for any loss or damage sustained by reason of acts, mistakes, omissions, errors or defects in providing its Services, whatever shall be the cause, and whether negligent or otherwise. | T |
| 2.3.5. | JDS shall not be liable for and shall be indemnified and saved harmless by any End User or other entity from any and all loss, claims, demands, suits, or other action or any liability whatever, whether suffered, made, instituted, or asserted by any End User or any other entity or any personal injury to, or death of, any person or persons, and for any loss, damage, defacement or destruction of the premises of any End User or others, caused or claimed to have been caused, directly or indirectly, by any act or omission of the End User or others or by any installation, operation, failure to operate, maintenance, removal, presence, condition, location or use of Services, facilities or equipment provided by JDS which is not the direct result of JDS' negligence. No agents or employees of any other entity shall be deemed to be the agents or employees of JDS. | T |
| 2.3.6. | JDS shall not be liable for any failure of performance due to causes beyond its control, including, without being limited to, acts of God, fires, floods or other catastrophes, national emergencies, insurrections, riots or wars, strikes, lockouts, work stoppage or other labor difficulties, acts or omissions of other carriers, and any law, order, regulation or other action of any governing authority or agency thereof. | T |

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Rules and Regulations. continued

2.4. Responsibilities of the End Users

- | | | |
|--------|---|---|
| 2.4.1. | The End User is responsible for payment for the use of JDS Calling Cards and for complying with tariff regulations. The End User is also responsible for the payment of charges for calls which the End User elects to continue following notification that the prepaid amount on the JDS Calling Card then in use has been fully used. | T |
| 2.4.2. | The End User must pay JDS for replacement or repair of damage to the equipment or facilities of JDS caused by negligence or willful act of the End User or others, by improper use of the Services, or by the use of equipment provided by the End User or others. | T |
| 2.4.3. | The End User is responsible for compliance with the applicable regulations set forth in this tariff. | T |
| 2.4.4. | The End User is responsible for establishing its identity as often as necessary during the course of the call. | T |

2.5. Cancellation or Interruption of Service

- | | | |
|----------|---|---|
| 2.5.1. | Without incurring liability, JDS may immediately discontinue Services to an End User or may withhold Services to an End User or may withhold the provision of ordered or contracted Services: | T |
| 2.5.1.A. | For nonpayment of any sum due JDS for the use of JDS' Calling Cards or the provision of any other communications Services to the End User. Suspension or termination of Service shall not be made without ten (10) working days' written notice to the End User, except in extreme cases; | T |

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REC'D MAY 20 1999

Rules and Regulations, continued

2.5.1.B. For violation of any of the provisions of this tariff;

2.5.1.C. For noncompliance with and/or violation of the Commission's regulations or the Company's rules and regulations on file with the Commission, provided ten (10) working days' written notice is given before termination; or

2.5.1.D. By reason of any order or decision of a court, public service commission or federal regulatory body or other governing authority prohibiting JDS from furnishing its Services.

2.5.2. Without incurring liability, JDS may interrupt the provision of Services at any time in order to perform tests and inspections to assure compliance with tariff regulations and the proper installation and operation of JDS' equipment and facilities and may continue such interruption until any items of noncompliance or improper equipment operation so identified are rectified.

2.5.3. Service may be discontinued by JDS, without notice to the End User, when JDS deems it necessary to take such action to prevent unlawful use of its Service. JDS will restore Service as soon as it can be provided without undue risk, and will, upon request by the End User affected, assign a new account number to replace the one that has been deactivated. JDS reserves the right to limit the number of times an End User may utilize a commercial charge card to add value to a JDS Calling Card.

2.5.4. JDS' Calling Card Services expire at a predefined period of time after the last use.

2.6. Billing of Calls

All charges due by the End User are payable at any agency duly authorized to receive such payments. Any objection to billed charges should be promptly reported to the Company. Adjustments to End Users' bills shall be made to the extent that records are available and/or circumstances exist which reasonably indicate that such charges are not in accordance with approved rates or that an adjustment may otherwise be appropriate.

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Rules and Regulations, continued

2.7. Billing Arrangements

2.7.1. JDS Calling Card Charges

Charges for calls of this type will be prepaid upon purchase by the End User of a JDS Calling Card.

2.7.2. Wholesale Calling Card End Users

2.7.2.A. Late Payment Charges. Charges for these accounts will be invoiced on a monthly basis. Invoices will be due upon receipt, and delinquent 25 days thereafter. Delinquent accounts will accrue interest at the rate of 1.5% per month, or the highest rate authorized under Missouri law.

2.7.2.B. Return Check Charges. A return check charge of \$20.00 or 5% of the amount of the check (whichever is greater) will be assessed for checks returned for insufficient funds. In the event of suit for payment, JDS may recover all its costs expended therein, including reasonable attorneys' fees.

2.8. Restoration of Service

A reconnection fee of \$25.00 per occurrence is charged when Service is reestablished for End Users who had been disconnected for nonpayment.

2.9. Validation of Credit

JDS reserves the right to validate the creditworthiness of users through available verification procedures. Where a requested billing method cannot be validated, the End User may be required to provide an acceptable alternative billing method or JDS may refuse to place the call.

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Missouri Public
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REC'D MAY 20 1999

Rules and Regulations, continued

2.10. Termination, Denial or Suspension of Service by Company

2.10.1. Reasons for Termination

The Company may deny, terminate, or suspend Service to any End User in the event that any of the following circumstances occur: | T

2.10.1.A. without notice, if an End User uses the Service in such a manner as to adversely affect the Company's network or the Company's Service of others; | T

2.10.1.B. without notice, if an End User tampers with equipment owned and furnished by Company; | T

2.10.1.C. with notice, if an End User violates any statute, law, municipal ordinance, or any rule or regulation of any state or federal regulatory agency relating to communications, or otherwise fails to comply with this tariff; |

2.10.1.D. with notice, if an End User fails to permit Company reasonable access to such locations as may be necessary for maintenance or repair of facilities used by Company to provide Service to End User; or | T

2.10.1.E. with notice, if End User fails to pay Company's bill when due, subject to the provisions of 2.10.2.B., below. | T

2.10.2. Termination for Nonpayment

In the event of nonpayment on the date due of any bill, the Company may terminate Service until the bill rendered has been paid. Such termination shall not be made until notice of default has been mailed to the End User at its billing address. The End User's Service may, at Company's sole discretion, be reinstituted upon receipt of full payment of the undisputed portion of the balance due. Service shall not be terminated for nonpayment of a bill rendered unless: | T

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Telecommunications Service

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Service Commission

REC'D MAY 20 1999

Rules and Regulations, continued

2.10.2.A. The Company shall have verified that payment has not been received at any office of the Company, or at any office of an authorized collection agent, through the end of the period indicated in the notice; and

T

2.10.2.B. The Company shall have checked the End User's payment record on the day termination occurs.

T

Service shall not be terminated on account of nonpayment of any amount that is subject to bona fide dispute pursuant to the provisions of this tariff, but any such dispute shall not relieve the End User of the obligation of paying all undisputed amounts in a timely manner.

T

2.10.3. Termination for Cause Other Than Nonpayment

In the event the Company terminates Service for any reason other than nonpayment of bills, it may be done so with notice to the End Users, except in the circumstances listed in 2.10.1.A. and 2.10.1.B. above, in which case the Company may terminate Service immediately.

T

2.11. Termination by End User

T

Except as otherwise agreed between the End User and Company, Service may be terminated by the End User at any time, subject to payment in full of all charges that are due and are undisputed for the period Service is rendered.

T

2.12. Payment and Billing

Paragraphs 2.12.1. through 2.12.6., below, apply only to Services for which Company bills directly.

T

2.12.1. Service is provided and billed on a monthly basis, beginning on the date that Service becomes effective. Payment is due thirty (30) days after the postmarked date of the End User's bill.

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REC'D MAY 20 1999

Rules and Regulations, continued

- 2.12.2. Accounts shall be delinquent when payment is not received by thirty (30) days after the postmarked date of the End User's invoice. Discounts for prompt payment are not offered by the Company. | T
- 2.12.3. The End User is responsible for payment of all charges for Services furnished to the End User or the End User's authorized users. Nonrecurring charges will appear on the first monthly bill rendered after Service is initiated. Recurring charges are billed monthly in advance. Charges based on actual usage during a month and any accrued interest will be billed monthly in arrears. | T
- 2.12.4. Company will provide a toll free telephone number (800) 204-4749, for inquiries regarding bills or Service. Company may change the toll free number by a notice appearing on End User's bill. | T
- 2.12.5. Billing disputes: All bills are presumed accurate. In the case of a billing dispute between the End User and the Company for Service furnished to the End User, which cannot be settled with mutual satisfaction by a telephonic inquiry, the End User may request in writing, and the Company will provide, an in depth review of the disputed amount. If the End User is dissatisfied with this review, the End User may file a complaint with the Federal Communications Commission. | T
- 2.12.6. Re-establishment of credit: An End User whose Service has been discontinued for non payment of bills will be required to pay the unpaid balance due the Company for the premises for which Service is to be restored. Restoration of Service will be subject to all applicable installation charges. | T

2.13. Deposits

The Company does not require a deposit from the End User. | T

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Rules and Regulations, continued

2.14. Advance Payments

For End Users for whom the Company feels an advance payment is necessary, the Company reserves the right to collect an amount not to exceed one (1) month's estimated charges as an advance payment for Service. This will be applied against the next month's charges and, if necessary, a new advance payment will be collected for the next month.

T

2.15. Contested Charges

For consideration of any disputed charge, an End User may discuss the dispute with a customer service agent, who may adjust the JDS Calling Card balance as necessary. Alternatively, an End User may submit in writing to JDS, within thirty (30) days of the date the call is placed, detailed information on the basis for any requested adjustment. JDS will promptly investigate and advise the End User as to its findings and disposition.

T

T

Company will provide a toll free telephone number, (800) 204-4749, for inquiries regarding bills or Service. Company may change the toll free number by a notice appearing on End User's bill. This toll free number will be answered approximately 20 hours per day. Voice Mail messages may be left during the down time in which a live voice does not answer and will be responded to in a prompt manner.

N

If an End User is not satisfied with JDS' resolution of a disputed charge, the End User may contact the MPSC at the following address:

T

Missouri Public Service Commission
P.O. Box 360
Jefferson City, MO 65102

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Rules and Regulations, continued

2.16. Refunds

JDS agrees to refund any amounts remaining on a JDS Calling Card upon physical return of the card. Refund will only be issued upon a showing that the Service provided by JDS has failed to meet either the Service requirements set forth in this tariff, the requirements set forth in the Commission's Rules and Regulations, or the general standards of quality applicable to the industry. To qualify for a refund, an End User must return the Calling Card to JDS within three (3) months of the original purchase and submit in writing detailed information on the basis for any requested refund. JDS will promptly investigate and advise the End User as to its findings and disposition.

T

T

If an End User is not satisfied with JDS' resolution of a claim for refund, the End User may contact the MPSC at the following address:

T

Missouri Public Service Commission
P.O. Box 360
Jefferson City, MO 65102

JDS will not be held responsible to the original purchaser for any lost, stolen, or expired JDS Calling Cards. JDS will not be responsible for ensuring that any individual applying for a refund gained possession of the JDS Calling Card through legitimate means.

T

2.17. Taxes

All federal, state and local taxes (i.e., gross receipts tax, sales tax, municipal utilities tax, etc.) are calculated at the time of the call and included in the amount deducted for each call in addition to the per minute rate charged for use of the Calling Card.

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SECTION THREE DESCRIPTION OF SERVICE

3.1. Timing of Calls

Billing for calls placed over the JDS network is based in part on the duration of the call. Timing of each call begins as specified below, and ends when the calling or called party hangs up.

T

3.1.1. Timing on calls begins when the End User connects to the JDS network. Timing terminates on all calls when the calling party goes to the on-hook mode.

N

3.2. Minimum Call Completion Rate

D

An End User can expect a call completion rate of not less than 90% during peak use periods for all FGD services ("1+" dialing).

T

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Description of Service, continued

3.3. Service Offerings

3.3.1. JDS Calling Card Service is a prepaid long distance Service offered to all End Users. Service is available twenty-four (24) hours per day, seven (7) days a week. Users may purchase JDS Calling Cards at a variety of retail outlets or through other distribution channels. Retailers may purchase direct from JDS or through wholesale distributors of JDS' products. A call is placed by dialing a 1-800 number to obtain access to JDS' network. The caller is prompted by an automated voice response system to enter his/her account number, and then to enter the terminating telephone number. | T

JDS' processor tracks the call duration and destination for rating purposes on a real time basis. The total price of each call, including applicable taxes, is deducted from the prepaid amount on the caller's JDS phone card. When the balance on the card approaches zero, the caller is so advised, and, if desired, the caller may "recharge" the phone card by using a valid commercial credit card number. | T

JDS also offers private labeling to its End Users which allows businesses to purchase cards with custom designs, logos or print. These private label cards are used by the end user in exactly the same manner as other JDS prepaid phone cards. | T

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SECTION 4 RATES AND CHARGES

REC'D MAY 20 1999

JDS offers Calling Card Services through the various products set forth herein. JDS will deduct an additional \$0.35 per call for calls made from payphones on all products contained herein.

4.1. JDS Calling Cards

Interstate, Intrastate prepaid phone card Service
Billing in 60-second Increments

T

JDS will enter into agreements with Retailers or other distributors of its prepaid phone card to discount the price of cards purchased by a particular Retailer or other distributor in order to induce the Retailer or other distributor to offer the cards to End Users. These distribution arrangements will contain a base rate for the prepaid phone cards from which the Retailers or other distributors are suggested to offer the cards to the End Users as described below. The rate selected by JDS is determined by competitive necessity and is based on such factors as marginal costs of providing service, distribution costs, card and card packaging costs and anticipated card sales volume. These distribution arrangements will not affect the rates charged to End Users of the cards. JDS may also enter into special arrangements with certain End Users who purchase cards in volume directly from JDS. Discounts on direct purchases will apply to intrastate rates.

T

4.1.1 Trucker's Choice Card Rates (Suggested Retail)*

<u>Rate Mileage</u>	<u>Each Minute (60 sec. increments)</u>
All Miles	
20 minute card	\$0.25
40 minute card	\$0.25
80 minute card	\$0.25
200 minute card	\$0.25

Monthly Service Fee \$0.25

N

The Trucker's Choice Card is marketed on a retail and wholesale basis to truck stops and other convenient store outlets.

*See footnote on Page 22.10

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Telecommunications Service

Missouri Public
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REC'D MAY 20 1999

Rates and Charges, continued

4.1.2. Quarter Phone Card (Suggested Retail)*

D

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
----------------	-----------------------	-------------------------------

N

60 sec. increment	\$0.25	\$0.25
-------------------	--------	--------

Monthly Service Fee \$0.25

4.1.3. American Freedom Network Phone Card (Suggested Retail)*

D

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
----------------	-----------------------	-------------------------------

60 sec. increment	\$0.33	\$0.33
-------------------	--------	--------

Monthly Service Fee \$0.25

4.1.4. AFN Premium Phone Card (Suggested Retail)*

<u>Number of Minutes</u>	<u>Each Minute (60 sec. increments)</u>
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15 Minute Card	\$0.333
35 Minute Card	\$0.285
80 Minute Card	\$0.25
252 Minute Card	\$0.198

N

Monthly Service Fee	\$0.25
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The AFN Premium Phone Card is sold exclusively to distributors.

*See footnote on Page 22.10

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Missouri Public
Service Commission

REC'D MAY 20 1999

Rates and Charges, continued

4.1.5 JDS Prem/Tex Mex (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
60 sec. increment	\$0.539	\$0.149
Monthly Service Fee - None		

D

N

4.1.6 JDS Mexico Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
60 sec. increment	\$0.38	\$0.19
Monthly Service Fee - None		

D

I

4.1.7. JDS Premium (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
60 sec. increment	\$0.539	\$0.149
Monthly Service Fee \$0.49		

N

4.1.8. JDS Premium Deluxe (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
60 sec. increment	\$0.609	\$0.119
Monthly Service Fee \$0.49		

N

*See footnote on Page 22.10

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Rates and Charges, continued

4.1.9. JDS Super Premium (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
----------------	-----------------------	-------------------------------

60 sec. increment	\$0.539	\$0.149
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Monthly Service Fee \$0.49

4.1.10. JDS Budget Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
----------------	-----------------------	-------------------------------

60 sec. increment	\$0.398	\$0.199
-------------------	---------	---------

Monthly Service Fee - None

4.1.11. Super Saver Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
----------------	-----------------------	-------------------------------

60 sec. increment	\$0.358	\$0.179
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Monthly Service Fee \$0.49

Similar to the JDS Budget Phone Card, the Super Saver Phone Card is marketed only to distributors.

4.1.12. Super Saver Plus Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
----------------	-----------------------	-------------------------------

120 sec. increment	\$0.198	\$0.099
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Monthly Service Fee \$0.49

*See footnote on Page 22.10

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Rates and Charges, continued

4.1.13. Super Cities Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
----------------	-----------------------	-------------------------------

60 sec. increment	\$0.469	\$0.079
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Monthly Service Fee \$0.49

4.1.14. JDS Call Connection Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
----------------	-----------------------	-------------------------------

60 sec. increment	\$0.199	\$0.199
-------------------	---------	---------

Monthly Service Fee \$0.49

The JDS Call Connection Phone Card is sold exclusively to distributors.

4.1.15. JDS Call Connection Plus Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
----------------	-----------------------	-------------------------------

120 sec. increment	\$0.169	\$0.169
--------------------	---------	---------

Monthly Service Fee \$0.49

4.1.16. TCN Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
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60 sec. increment	\$0.250	\$0.250
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Monthly Service Fee \$0.25

*See footnote on Page 22.10

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Rates and Charges, continued

4.1.17. TCN Deluxe Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
----------------	-----------------------	-------------------------------

60 sec. increment	\$0.169	\$0.169
-------------------	---------	---------

Monthly Service Fee \$0.25

4.1.18. TCN Premium Phone Card

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
----------------	-----------------------	-------------------------------

60 sec. increment	\$0.149	\$0.149
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Monthly Service Fee \$0.25

4.1.19. JDS Connexion Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
----------------	-----------------------	-------------------------------

60 sec. increment	\$0.809	\$0.119
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Monthly Service Fee \$0.49

4.1.20. Connection JDS Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
----------------	-----------------------	-------------------------------

60 sec. increment	\$0.809	\$0.119
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Monthly Service Fee \$0.48

*See footnote on Page 22.10

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Rates and Charges, continued

4.1.21. JDR Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
----------------	-----------------------	-------------------------------

60 sec. increment	\$0.539	\$0.149
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Monthly Service Fee \$0.48

4.1.22. JDR Deluxe Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
----------------	-----------------------	-------------------------------

60 sec. increment	\$0.519	\$0.129
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Monthly Service Fee \$0.48

4.1.23. JDR Super Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
----------------	-----------------------	-------------------------------

60 sec. increment	\$0.669	\$0.079
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Monthly Service Fee \$0.48

4.1.24. JDR Super Deluxe Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
----------------	-----------------------	-------------------------------

60 sec. increment	\$0.689	\$0.099
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Monthly Service Fee \$0.48

4.1.25. JDR Premium Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
----------------	-----------------------	-------------------------------

60 sec. increment	\$0.679	\$0.089
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Monthly Service Fee \$1.00

*See footnote on Page 22.10

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Rates and Charges, continued

4.1.26. JDR 35% Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
60 sec. increment	\$0.539	\$0.149
Monthly Service Fee - None		

4.1.27. JDR Keychain Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
60 sec. increment	\$0.179	\$0.179
Monthly Service Fee - None		

4.1.28. JDS Carnival Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
120 sec. increment	\$0.888	\$0.198
Monthly Service Fee - None		

4.1.29. Jamboree Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
60 sec. increment	\$0.589	\$0.099
Monthly Service Fee \$0.49		

N

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Rates and Charges, continued

4.1.30. Jamboree Plus (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
----------------	-----------------------	-------------------------------

120 sec. increment	\$0.589	\$0.099
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Monthly Service Fee \$0.49

4.1.31. Ideal Call Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
----------------	-----------------------	-------------------------------

60 sec. increment	\$0.579	\$0.089
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Monthly Service Fee \$0.49

4.1.32. Aves Hermosas Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
----------------	-----------------------	-------------------------------

60 sec. increment	\$0.789	\$0.099
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Monthly Service Fee \$0.49

4.1.33. Aves Hermosas Plus Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
----------------	-----------------------	-------------------------------

120 sec. increment	\$0.789	\$0.099
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Monthly Service Fee \$0.49

*See footnote on Page 22.10

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Rates and Charges, continued

4.1.34. Money Talks Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
----------------	-----------------------	-------------------------------

60 sec. increment	\$0.149	\$0.149
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Monthly Service Fee \$0.49

N

4.1.35. Money Talks Plus Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
----------------	-----------------------	-------------------------------

120 sec. increment	\$0.129	\$0.129
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Monthly Service Fee \$0.49

4.1.36. Connexion Plus Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
----------------	-----------------------	-------------------------------

120 sec. increment	\$0.826	\$0.136
--------------------	---------	---------

Monthly Service Fee \$0.49

4.1.37. Premium Deluxe Plus Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
----------------	-----------------------	-------------------------------

120 sec. increment	\$0.547	\$0.057
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Monthly Service Fee \$0.49

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Rates and Charges, continued

4.1.38. Valued Customer Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>	N
120 sec. increment	\$0.125	\$0.125	
Monthly Service Fee - None			

* All federal, state and local fees and taxes are calculated at the time of the call and included in the amount deducted for each call, in addition to the per minute rate charged for use of the JDS Calling Cards. JDS will deduct an additional \$0.35 per call for calls made from payphones on all products contained herein.

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Rates and Charges, continued

4.1.39. Special Promotions

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JDS, its agents and distributors may, from time to time, offer special promotions to End Users. End User credits may be issued for term commitments, special incentives and promotions, etc. Special promotions shall not be longer than 90 days for any 12- month period. Any special promotions otherwise subject to the jurisdiction of the MPSC will be filed with the Commission before implementation.

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