

**Lance J.M. Steinhart**  
Attorney At Law  
6455 East Johns Crossing  
Suite 285  
Duluth, Georgia 30097

Also Admitted in New York  
and Maryland

Telephone: (770) 232-9200  
Facsimile: (770) 232-9208

November 22, 1999

**VIA OVERNIGHT DELIVERY**

Mr. Dale Roberts  
Chief A.L.J./Executive Secretary  
Missouri Public Service Commission  
P.O. Box 360  
Jefferson City, Missouri 65102

**FILED<sup>2</sup>**

NOV 23 1999

Missouri Public  
Service Commission

Re: Sterling Time Company

TA-2000-338

Dear Mr. Roberts:

Enclosed please find an original and fourteen (14) copies of Sterling Time Company's Application for Certificate of Service Authority to Provide Interexchange Telecommunications Services Within the State of Missouri.

I have also enclosed an extra copy of this letter to be date stamped and returned to me in the enclosed, self addressed, postage prepaid envelope.

If you have any questions or if I may provide you with any additional information, please do not hesitate to contact me.

Please note that this Application is being submitted by myself and Judith A. Rau, Esq., Missouri Counsel, Bar # 24856.

Respectfully submitted,



Lance J.M. Steinhart  
Attorney for Sterling Time Company

Enclosures

cc: Scott Aadal  
Office of Public Counsel

0000476

BEFORE THE PUBLIC SERVICE COMMISSION  
OF THE STATE OF MISSOURI

FILED<sup>2</sup>

NOV 23 1999

Missouri Public  
Service Commission

In the matter of the )  
application )  
of Sterling Time Company )  
for a certificate of )  
service authority )  
to provide interexchange )  
telecommunications services )

Case No. TA-2000-338

APPLICATION

Sterling Time Company, ("Applicant"), a Florida 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.

In support of its request, Applicant states:

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

Sterling Time Company  
1845 N.E. 146th Street  
Miami, FL 33181  
(888) 367-8591/Phone  
(305) 957-1968/Facsimile

A copy of 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 I.

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

Judith A. Rau, Esq.  
Rau & Rau  
1007 Olive Street, 5th Floor  
St. Louis, Missouri 63101

3. Applicant proposes to provide interexchange telecommunications services within Missouri including direct outbound dialing (1+ and 101XXXX), 800 and 888 (inbound Toll-Free), travel cards, and prepaid calling cards. Applicant proposes to provide service to prospective customers throughout the State of Missouri.

4. Applicant has the experience in the telecommunications industry and the technical and financial resources to provide telecommunications services within Missouri. A brief description of the qualifications and experience of the key management employees is attached hereto as Exhibit II. A copy of the Applicant's Balance Sheet as of August 30, 1999 and Income Statement for the eight months ended August 30, 1999 is attached hereto as Exhibit III.

5. Applicant's draft Tariff is attached as Exhibit IV. The proposed tariff contains the rules and regulations applicable to its customers, a description of the services offered, and a list of rates associated with such services.

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 provisions as it relates to the regulation of 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.
4 CSR 240-33.040(5)	Finance Fee.
4 CSR 240-30.040	Uniform System of Accounts

The above-referenced rules and statutory provisions have been waived to other interexchange carriers in prior cases.

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:

Lance J.M. Steinhart, Esq.  
6455 East Johns Crossing, Suite 285  
Duluth, Georgia 30097  
(770) 232-9200  
(770) 232-9208 (Fax)

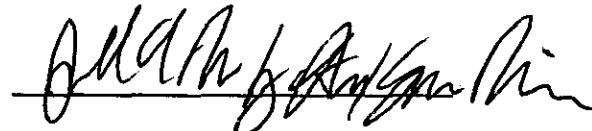
WHEREFORE, Applicant, Sterling Time Company, respectfully requests that the Missouri Public Service Commission grant it a certificate of service authority to provide interexchange telecommunications services within the State of Missouri. Applicant also requests classification as a competitive telecommunications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

Respectfully submitted,



Lance J.M. Steinhart, Esq.  
Attorney at Law  
6455 East Johns Crossing, Suite 285  
Duluth, Georgia 30097  
(770) 232-9200  
Georgia Bar No. 678222

and



Judith A. Rau, Esq.  
Rau & Rau  
1007 Olive Street, 5th Floor  
St. Louis, Missouri 63101  
(314) 231-3323  
Missouri Bar No. 24856

Attorneys for Applicant

ATTACHED EXHIBITS

Exhibit I      Missouri Secretary of State Authorization  
and  
Articles of Incorporation

**Exhibit II      Executive Officers' Qualifications and Experience**

## Exhibit III Financial Information

Exhibit IV      Draft Tariff

Exhibit I  
Missouri Secretary of State Authorization  
and  
Articles of Incorporation



# STATE OF MISSOURI



**Rebecca McDowell Cook**  
**Secretary of State**

## CORPORATION DIVISION - CERTIFICATE OF AUTHORITY

WHEREAS,  
STERLING TIME COMPANY

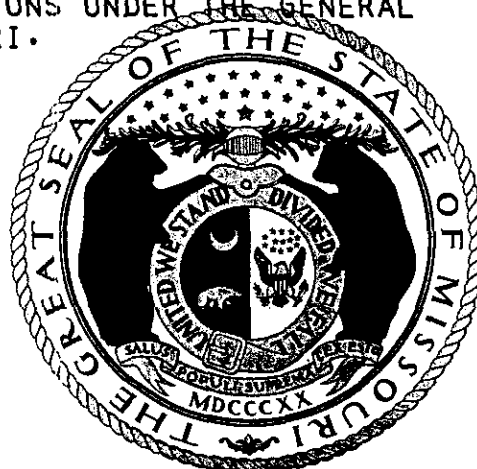
USING IN MISSOURI THE NAME  
STERLING TIME COMPANY

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 FLORIDA.

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 16TH DAY OF NOVEMBER, 1999.

*Rebecca McDowell Cook*  
Secretary of State



\$155.00

# State of Florida



## Department of State

I certify the attached is a true and correct copy of the Articles of Incorporation of STERLING TIME COMPANY, a corporation organized under the laws of the State of Florida, filed on September 24, 1997, as shown by the records of this office.

The document number of this corporation is P97000082819.

Given under my hand and the  
Great Seal of the State of Florida  
at Tallahassee, the Capitol, this the  
Thirteenth day of October, 1997



CR2EO22 (2-95)

*Sandra B. Northam*

Sandra B. Northam  
Secretary of State

**ARTICLES OF INCORPORATION**

**OF**

**STERLING TIME COMPANY**

97 SEP 29 PM 3:16

FILED

We, the undersigned incorporators, do hereby form a corporation for profit under the General Laws of the State of Florida, and pursuant to Section 607.0202, Florida Statutes, these articles of incorporation provide that:

**ARTICLE I**

The name of the corporation shall be STERLING TIME COMPANY.

**ARTICLE II**

The location of the principal place of business shall be 2264 Overseas Highway, Marathon, Florida 33050. The mailing address of the corporation shall be Post Office Box 504422, Marathon, Florida 33050.

**ARTICLE III**

The corporation shall have perpetual existence.

**ARTICLE IV**

The Registered Agent for this corporation shall be Thomas D. Wright and the Registered Address for this Corporation shall be 10095 Overseas Highway, Suite 10, Marathon, Florida 33050

**ARTICLE V**

The general nature of the business to be transacted shall be the following:

1. To buy, sell, trade, manufacture, deal in and deal with goods, wares and merchandise of every kind and nature and to carry on such business as is necessary to operate a business, to acquire all such merchandise, supplies, material and other articles as shall be necessary or incidental to such business; to hold, acquire, mortgage, lease, and convey real and personal property in any part of the world so far as is necessary to expedient in conducting the business of the corporation; and to have any and all powers set forth as fully as natural persons, whether as principal, agents, trustees or otherwise.

2. To generally engage in, do and perform any enterprise, act or vocation that a natural person might or could do or perform.

3. To engage in any commercial, industrial and agricultural enterprise calculated or designed to be profitable to this corporation in conformity with the laws of the State of Florida.

#### ARTICLE VI

The capital stock shall consist of one thousand (1000) shares of common stock with a par value of One Dollar (\$1.00) per share.

#### ARTICLE VII

The amount of capital before beginning business shall be at least Five Hundred and 00/100 (\$500.00) Dollars.

#### ARTICLE VIII

The Corporation shall have one (1) director initially. The number of directors may be either increased or decreased from time to time as provided in the Bylaws of the Corporation, but shall never be less than one (1), nor more than three (3).

## ARTICLE IX

The names and addresses of the first Board of Directors and Officers, who, subject to the provisions of the Articles of Incorporation, Bylaws, and the General Laws of the State of Florida shall hold office for the first year of the corporation's existence, or until their successors shall be duly elected and qualified, are:

Scott A. Aadal, Director, President, Vice President, Secretary, Treasurer  
Post Office Box 504422, 2264 Overseas Highway, Marathon, Florida 33050

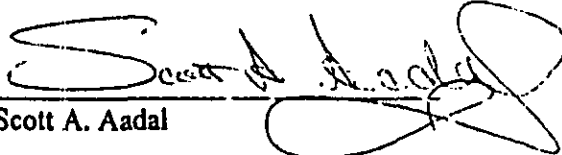
## ARTICLE X

The name and address of the person signing these articles of incorporation as an incorporator is: Scott A. Aadal, Post Office Box 504422, 2264 Overseas Highway, Marathon, Florida 33050.

## ARTICLE XI

The corporation reserves the right to amend, alter or repeal any provisions contained in these Articles of Incorporation in the manner now or hereafter prescribed by law, and all rights conferred upon stockholders herein are granted subject to this reservation. Further, the corporation reserves the right to provide in the Bylaws for issuance of Stock Certificates; and, the corporation shall have the right of first refusal to purchase any stock issued by this corporation.

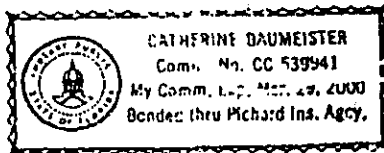
IN WITNESS WHEREOF, I have hereunto subscribed my name on this  
23 day of September, 1997.

  
Scott A. Aadal

STATE OF FLORIDA  
COUNTY OF MONROE

BEFORE ME, the undersigned authority duly authorized to administer oaths and take acknowledgments, personally appeared SCOTT A. AADAL, who, after being by me first duly sworn and cautioned, deposed and said that he read the foregoing Articles of Incorporation, that the statements contained therein are true and correct for the purposes therein expressed and that this is his free and voluntary act and deed.

SWORN TO AND SUBSCRIBED before me this 23rd day of September, 1997.



Catherine Daumeister  
Notary Public, State of Florida

Having been named to accept service of process for **STERLING TIME COMPANY** at the place designated in its articles of incorporation. I agree to act in this capacity and to comply with the provisions of Section 607.0505 of the Florida Statutes.

Dated this 23 day of September, 1997.

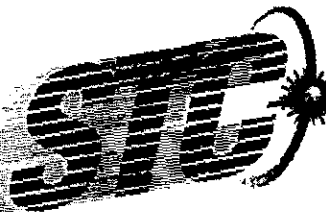
Thomas D. Wright  
THOMAS D. WRIGHT, Registered Agent

97 SEP 24 PM 2:16

FILED

**Exhibit II**  
**Executive Officers' Qualifications and Experience**

**See attached Resumes**



STERLING TIME COMPANY  
1845 N.E. 146th Street • Miami, FL 33181

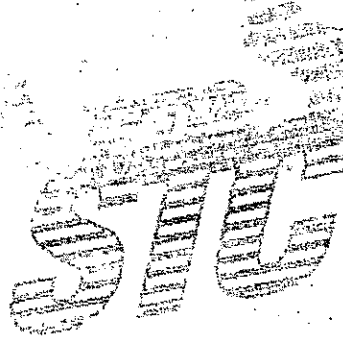
Telephone 1 888 367.8591

Fax 305 957.1968

e-mail sales@discountprepaid.com

Scott A. Aadal born on November 11, 1965 of Violet and Manou Aadal, was reared and educated in Great Neck Long Island, a suburb of New York. After a series of small jobs, he went to work for a major banking firm. There he was responsible for off Primus audits as well as standard accounting procedures. It was during this time that Mr. Aadal was involved in an automobile accident, sustaining multiple physical injuries. After many months of rehabilitation, he returned to the work place. This time in the telecommunications industry. Mr. Aadal began brokering for MCI in the early 90s taking top salesman ten months in a row, as well as salesman of the year. Ultimately he oversaw a sales force of 200 men and women.

Mr. Aadal's focus's was always entrepreneurial in nature. Which is why the most natural progression would be to open his own business. Scott Aadal is acting CEO of Sterling Time Company Inc. And is a proud member of ITA, a pro consumer base organization for the telecommunications industry. Sterling Time boasts of having one of the best records in the industry on no down time, as well as one hundred percent guaranteed product line. The sole purpose of obtaining a FCC section 214 license is to allow Sterling Time Company to progress to the new millennium by offering bundled and unbundled services to the reseller and the carrier alike. Bring forth the credibility and the integrity that has stood behind STC in to a regulated market.





**Exhibit III**  
**Financial Information**

08/31/99

**STERLING TIME CO.**  
**Balance Sheet**  
**As of August 30, 1999**

Aug 30, '99**ASSETS****Current Assets****Checking/Savings**

TransAtlantic Bank

1,136,887.70

Washington Mutual

1,898,258.10**Total Checking/Savings**3,035,145.80**Accounts Receivable**

Accounts Receivable

904,053.63**Total Accounts Receivable**904,053.63**Other Current Assets**

Inventory Asset

-4,612,772.60

Undeposited Funds

3,398,540.46**Total Other Current Assets**-1,214,232.14**Total Current Assets**2,724,967.29**TOTAL ASSETS**2,724,967.29**LIABILITIES & EQUITY****Liabilities****Current Liabilities****Accounts Payable**

Accounts Payable

492,012.18**Total Accounts Payable**492,012.18**Credit Cards**

JD Services

403,000.00**Total Credit Cards**403,000.00**Other Current Liabilities**

Violet Aadal

2,800.00**Total Other Current Liabilities**2,000.00**Total Current Liabilities**897,812.18**Total Liabilities**897,812.18**Equity**

Opening Bal Equity

-61,300.00

Retained Earnings

904,852.88

Net Income

983,602.23**Total Equity**1,827,155.11**TOTAL LIABILITIES & EQUITY**2,724,967.29

08/31/99

**STERLING TIME CO.**  
**Profit and Loss**  
**January 1 through August 30, 1999**

	<u>Jan 1 - Aug 30, '99</u>
Ordinary Income/Expense	
Income	
Sales	3,405,513.88
Sales Discounts	<u>829,167.78</u>
Total Income	<u>4,234,681.66</u>
Cost of Goods Sold	
Cost of Goods Sold	<u>1,391,229.83</u>
Total COGS	<u>1,391,229.83</u>
Gross Profit	2,843,451.83
Expense	
Commissions Expense	8,660.00
Printing and Reproduction	<u>1,851,189.60</u>
Total Expense	<u>1,859,849.60</u>
Net Ordinary Income	<u>983,602.23</u>
Net Income	<u><u>983,602.23</u></u>

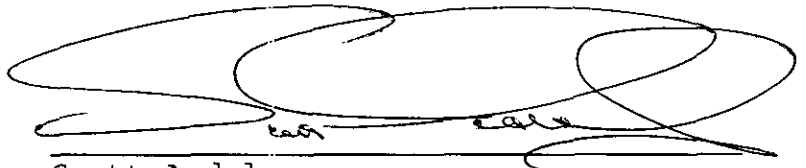
Exhibit IV  
Draft Tariff

STATE OF FLORIDA

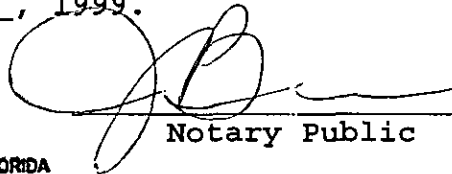
COUNTY OF NORTH DADE

VERIFICATION

I, Scott Aadal, being duly sworn, declare that I am the President of Sterling Time Company, the Applicant. I verify that, based upon information and belief, I have knowledge of the statements in the foregoing Application, and I declare that they are true and correct.

  
\_\_\_\_\_  
Scott Aadal

Sworn to before me, the undersigned Notary Public on this 7 day of Oct, 1999.

  
\_\_\_\_\_  
Notary Public

NOTARY PUBLIC - STATE OF FLORIDA  
JOSEPH BRIEN  
COMMISSION # CC729600  
EXPIRES 3/30/2002  
BONDED THRU ASA 1-888-NOTARY1

\_\_\_\_\_  
Print or Type Name

My commission expires:  
\_\_\_\_\_


mo

BEFORE THE PUBLIC SERVICE COMMISSION  
OF THE STATE OF MISSOURI

In the matter of the )  
application of )  
Sterling Time Company )  
for a certificate of service ) Case No. \_\_\_\_\_  
authority to provide )  
interexchange )  
telecommunications services )

ENTRY OF APPEARANCE

COMES NOW Lance J. M. Steinhart, Attorney at Law and pursuant to rule 4 CSR 240-2.040 herewith files his Entry of Appearance on behalf of Applicant Sterling Time Company, in connection with the above-styled proceeding. With respect to his entry, Mr. Steinhart hereby advises the Commission that he is a member in good standing of the State Bar of Georgia and the New York State Bar and is admitted to practice before District Courts. He also is on inactive status with the State Bar of Maryland. Neither the undersigned nor any member of his firm is disqualified to appear in any court. I also hereby designate Judith A. Rau, of the law firm of Rau & Rau, 1007 Olive Street, Fifth floor, St. Louis, Missouri 63101 to serve as our local Missouri counsel in this matter.



---


Lance J. M. Steinhart, Esq.  
Attorney at Law  
6455 East Johns Crossing, Suite 285  
Duluth, Georgia 30097  
(770) 232-9200  
(770) 232-9208 (Fax)  
Georgia Bar No. 678222

BEFORE THE PUBLIC SERVICE COMMISSION  
OF THE STATE OF MISSOURI

In the matter of the )  
application of )  
Sterling Time Company )  
for a certificate of service ) Case No. \_\_\_\_\_  
authority to provide )  
interexchange )  
telecommunications services )

ENTRY OF APPEARANCE

COMES NOW Judith A. Rau of the law firm Rau & Rau, and  
pursuant to rule 4 CSR 240-2.040, herewith files her Entry of  
Appearance as local Missouri counsel on behalf of Applicant  
Sterling Time Company, in connection with the above-styled  
proceeding.

  
\_\_\_\_\_  
Judith A. Rau, Esq.  
Rau & Rau  
1007 Olive Street, 5th Floor  
St. Louis, Missouri 63101  
(314) 231-3323  
Missouri Bar No. 24856