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ROBERT K. ANGSTEAD
MARK W. COMLEY
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ALICIA EMBLEY TURNER

August 14, 2002

The Honorable Dale Hardy Roberts
Secretary/Chief Regulatory Law Judge
Missouri Public Service Commission
P.O. Box 360
Jefferson City, MO 65102-0360

Re: OCMC, Inc., d/b/a AdvantTel
IXC Application

Dear Judge Roberts:

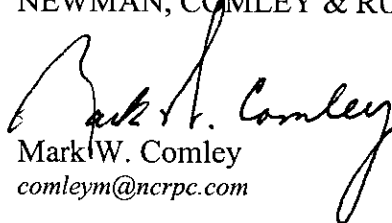
Enclosed for filing in the referenced matter please find the original and eight copies of an Application for Certificate of Service Authority and for Competitive Classification of OCMC, Inc., d/b/a AdvantTel.

Please contact me if you have any questions regarding this filing. Thank you.

Very truly yours,

NEWMAN, COMLEY & RUTH P.C.

By:


Mark W. Comley
comleym@ncrpc.com

MWC:ab

Enclosure

cc: Office of Public Counsel
General Counsel's Office
Ann Bernard

FILED

AUG 14 2002

Missouri Public
Service Commission

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

FILED
AUG 14 2002

Missouri Public
Service Commission

In the Matter of the Application)
)
of OCMC, INC.,)
D/B/A ADVANTTEL)
)
for a Certificate of Service Authority to Provide)
Competitive Intrastate Interexchange)
Telecommunications Services)
and Non-Switched Local Telecommunications)
Services within the State of Missouri)

Case No. _____

**APPLICATION FOR CERTIFICATE OF SERVICE AUTHORITY AND
FOR COMPETITIVE CLASSIFICATION OF
OCMC, INC., D/B/A ADVANTTEL**

Comes now OCMC, INC., D/B/A ADVANTTEL ("New AdvantTel," "Applicant" or "Company"), by its undersigned counsel, and applies pursuant to §§392.430 and 392.440, RSMo. 2000 for a certificate of service authority to provide intrastate interexchange telecommunications services and non-switched local telecommunications services throughout the State of Missouri in all areas in which the Commission has approved the competition of interexchange and private line services. Additionally, pursuant to §§ 392.361 and 392.420, RSMo. 2000, New AdvantTel requests that the company and said services be classified as competitive and that the Commission waive certain statutes and regulations. In support of its Application, New AdvantTel provides the following information:

I. IDENTIFICATION OF THE APPLICANT

A. Corporate Information

1. "AdvantTel" is the duly registered fictitious name for OCMC, an Indiana corporation. A copy of OCMC's Registration of Fictitious Name with the Missouri Secretary of State's Office

is attached as **Exhibit A**. OCMC is located at 801 Congressional Boulevard, Carmel, Indiana 46032. OCMC has been duly authorized by the Secretary of the State of Missouri to transact business as a foreign entity, and a copy of OCMC's Certificate of Corporate Good Standing is attached hereto as **Exhibit B**. OCMC intends to engage generally in the provision of telecommunication services in this state and other jurisdictions.

2. Specifically, OCMC has been formed as part of a management buy out (the Transaction) of the interest of the principal shareholder of One Call Internet, Inc., f/k/a One Call Communications, Inc. (One Call). One Call is certificated by this Commission to provide interexchange telecommunication services and operator services throughout the State of Missouri.¹ One Call currently provides operator services under the assumed business name of "AdvantTel" (Old AdvantTel). OCMC proposes to acquire the regulated communications assets associated with Old AdvantTel, including the associated telecommunications equipment, existing customer base, and federal and state licenses and/or certificates authorizing those operations.

3. The filing of this application is but one step in the Transaction. Basically, as a result of the Transaction, New AdvantTel will replace Old AdvantTel as the operating company in Missouri, and Old AdvantTel will surrender its certificate of service authority to the Commission

¹One Call received certificates of service authority in the following cases: *In the matter of the application of One Call Communications, Inc. for a certificate of service to operate as an interexchange telecommunications resale carrier with the State of Missouri*, Case No. TA-91-293; *In the matter of the application of One Call Communications, Inc. d/b/a OPTICOM, for a certificate of service to operate as an interexchange telecommunications resale carrier and operator services provider with the State of Missouri*, Case No. TA-91-156; *In the Matter of Application of One Call Communications, Inc., d/b/a AdvantTel, for a Certificate of Service Authority to Provide Competitive Intrastate Interexchange Telecommunications Services and Non-Switched Local Telecommunications Services within the State of Missouri*, Case No. TA-2002-53; *In the Matter of Application of One Call Communications, Inc., d/b/a 1-800-Max-Save, for a Certificate of Service Authority to Provide Competitive Intrastate Interexchange Telecommunications Services and Non-Switched Local Telecommunications Services within the State of Missouri*, Case No. TA-2002-52.

in the process.²

B. DESIGNATED CONTACTS

4. The designated contacts for this Application are:

Mark W. Comley
NEWMAN, COMLEY & RUTH P.C.
601 Monroe Street, Suite 301
P.O. Box 537
Jefferson City, MO 65101
Telephone: (573) 634-2266
Facsimile: (573) 636-3306
E-mail: *comleym@ncrpc.com*

Copies of all correspondence, notices, inquiries and orders should also be sent to:

Ann C. Bernard, Esq.
General Counsel
One Call Communications, Inc.
801 Congressional Boulevard
Carmel, Indiana 46032
(317) 843-1300 (Tel)
(317) 580-7471 (Fax)

II. SERVICES

A. INTEREXCHANGE SERVICES

5. New AdvantTel proposes to provide intrastate interexchange telecommunications services throughout the State of Missouri and, therefore, seeks statewide authorization.

6. Like Old AdvantTel, New AdvantTel proposes to mainly provide operator services in accord with the rules of the Commission and §392.515, RSMo 2000, but may provide 1+ intraLATA and interLATA long distance services, calling card services, data services, private line services and all other services offered in its tariff. New AdvantTel's telecommunications services

²The details of the Transaction are part of a separate application which has been filed of even date.

will be available on a full-time basis, 24 hours a day, seven days a week.

B. NON-SWITCHED LOCAL TELECOMMUNICATIONS SERVICES

7. In addition to the provision of intrastate interexchange telecommunications services, New AdvantTel also seeks the authority to provide non-switched local telecommunications services to its Missouri business customers. Such private line services will be provided within local exchanges and are likely to include dedicated connections from the customer premises to the facilities of IXC's, or between customer premises. New AdvantTel's non-switched local telecommunications authority will be limited to the provisioning of dedicated, local exchange private line services.

8. New AdvantTel will be providing its services pursuant to the terms and conditions set out in its tariff. The provisions of 4 CSR 240-2.060(6)(C) require that a proposed tariff with a forty-five (45) day effective date be included with this application, and Applicant wishes to comply. However, at this time New AdvantTel seeks a temporary waiver of this requirement. Upon approval of the Transaction, which is the subject of the companion application previously referred to, New AdvantTel intends to file a notice adopting Old AdvantTel's approved tariffs on file with this Commission, in their entirety. It is New AdvantTel's intention that the transfer of assets and change in the management and operation of those assets occur in a seamless fashion, and use of the adoption notice as proposed herein should accomplish that objective.

III. THE MANAGERIAL, TECHNICAL AND FINANCIAL ABILITY OF APPLICANT

9. New AdvantTel is managerially and technically qualified to operate as a provider of resold and facilities-based local exchange services and interexchange telecommunications services

in Missouri. New AdvantTel will be guided by the same senior management team currently at Old AdvantTel. There will be no interruption in business operations. The executive profiles of New AdvantTel's management team, attached hereto as ***Exhibit C***, demonstrate that its management team has considerable experience in network operations, financial analysis/accounting, marketing, sales, customer service, training, regulatory, and other relevant areas. Each member of New AdvantTel's management team will draw upon his or her own experience, as well as the collective experience of the entire management team, to ensure that New AdvantTel is managed and operated efficiently and profitably.

10. New AdvantTel also possesses the necessary financial resources to provide the interexchange and non-switched local telecommunications services identified in this Application. In support of New AdvantTel's Application, attached hereto as ***Exhibit D*** are the Applicant's most recent financial statements.

IV. CLASSIFICATION

11. New AdvantTel requests classification as a competitive telecommunications company within the State of Missouri. The services that it proposes to provide will be subject to sufficient competition to justify a lesser degree of regulation, and therefore should be classified as competitive services.

V. REQUESTS FOR WAIVER

12. New AdvantTel is willing to comply with all applicable Commission rules, and is willing to meet all relevant service standards, including but not limited to, billing, quality of service, and tariff filing and maintenance. However, consistent with the Commission's treatment of other certificated competitive local exchange telecommunications companies, New AdvantTel requests

that the following statutes and regulations be waived for its resold interexchange and non-switched local telecommunications service offerings, in accordance with § 392.420, RSMo. 2000 and 4 CSR 240-32.010(2):

STATUTES

Section 392.210.2	--	Uniform System of Accounts
Section 392.240(1)	--	Setting Just and Reasonable Rates
Section 392.270	--	Valuation of Property (Ratemaking)
Section 392.280	--	Depreciation Accounts
Section 392.290	--	Issuance of Securities
Section 392.300.2	--	Acquisition of Stock
Section 392.310	--	Stock and Debt Issuance
Section 392.320	--	Stock Dividend Payment
Section 392.330	--	Issuance of Securities, Debts and Notes
Section 392.340	--	Reorganization(s)

RULES

4 CSR 240-10.020	--	Income on Depreciation Fund Investments
4 CSR 240-30.010(2)(C)	--	Posting of Exchange Rates at Central Operating Offices
4 CSR 240-30.040	--	Uniform System of Accounts
4 CSR 240-33.030	--	Informing Customers of Lowest Priced Services
4 CSR 240-35	--	Bypass

13. The above-referenced rules and statutory provisions, or their predecessor sections, have been waived with regard to other interexchange carriers and competitive local exchange companies. These rules or statutory provisions are principally designed to apply to non-competitive telecommunications carriers. As a result, it would be inconsistent with the goal and purpose of Section 392.530 to apply them to a competitive telecommunications carrier such as Applicant, and, for this reason, New AdvantTel respectfully requests that the Commission waive the application of these rules to New AdvantTel.

14. New AdvantTel will comply fully with all applicable Commission rules except those

that are specifically waived by the Commission pursuant to the Applicant's request herein.

15. New AdvantTel has no pending or final unsatisfied judgments or decisions against it or its affiliates from any state or federal agency or court that involve customer services or rates. No annual report or assessment fees are overdue to the Commission from the Applicant.

16. New AdvantTel will not unjustly discriminate among its subscribers, as prohibited by Section 392.200, RSMo.

VI. GEOGRAPHIC AREAS

17. The Applicant proposes to offer service throughout those areas of Missouri where the Commission has authorized the provision of competitive intraLATA interexchange telecommunications service, and non-switched local telecommunications services.

VII. PUBLIC INTEREST

18. New AdvantTel submits that approval of this Application is in the public interest because New AdvantTel is well-qualified – technically, managerially, and financially – to serve the Missouri public as an operator services provider, interexchange carrier and provider of non-switched local exchange services. New AdvantTel's participation in the market for non-switched local and interexchange telecommunications services in Missouri will preserve consumer choice among innovative, high quality, reliable and competitively-priced telecommunications services.

WHEREFORE, New AdvantTel respectfully requests that the Commission grant it a certificate of service authority to provide interexchange telecommunication services and non-switched local exchange telecommunications services in Missouri. New AdvantTel also requests that its services be classified as competitive services and that it be classified as a competitive telecommunications company in Missouri. Finally, New AdvantTel requests that the Commission

grant waivers of the aforementioned rules and statutory provisions.

Respectfully submitted,



Mark W. Comley #28847
NEWMAN, COMLEY & RUTH P.C.
601 Monroe Street, Suite 301
P.O. Box 537
Jefferson City, MO 65102
Telephone: (573) 634-2266
Facsimile: (573) 636-3306

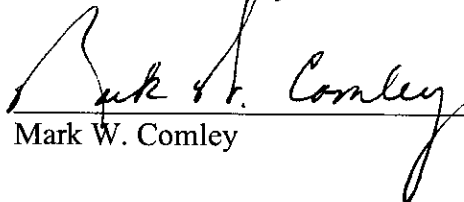
Attorneys for **OCMC, INC., D/B/A ADVANTTEL**

Certificate of Service

I hereby certify that on this 14th day of August, 2002, a copy of this document has been hand delivered or mailed by first class mail, postage prepaid, to:

Office of Public Counsel
P.O. Box 7800
Jefferson City, MO 65102-7800

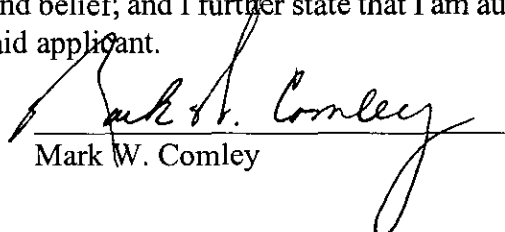
Office of General Counsel
P.O. Box 360
Jefferson City, MO 65102


Mark W. Comley

VERIFICATION

STATE OF MISSOURI)
) ss.
COUNTY OF COLE)

I, Mark W. Comley, being first duly sworn, do hereby certify, depose and state that I am the attorney for OCMC, INC., D/B/A ADVANTTEL, Applicant in the above captioned proceeding; that I have read the above and foregoing Application and the allegations therein contained are true and correct to the best of my knowledge, information and belief; and I further state that I am authorized to verify the foregoing application by the above said applicant.



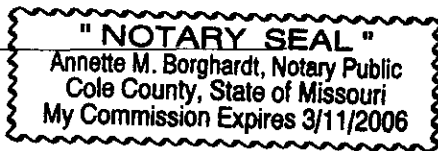
Mark W. Comley

Subscribed and sworn to before me, a Notary Public, this 14th day of August, 2002.



Notary Public

My Commission expires:



LIST OF EXHIBITS

EXHIBIT A:	REGISTRATION OF FICTITIOUS NAME
EXHIBIT B:	CERTIFICATE OF CORPORATE GOOD STANDING
EXHIBIT C:	MANAGEMENT PROFILES
EXHIBIT D:	FINANCIAL STATEMENTS

EXHIBIT A

REGISTRATION OF FICTITIOUS NAME



State of Missouri
Matt Blunt, Secretary of State

No. X 406233

Corporations Division

Registration of Fictitious Name

(Submit in duplicate with filing fee of \$7)

(Must be typed or printed)

#107211068
\$49. +6
JL

This information is for the use of the public and gives no protection to the name. There is no provision in this Chapter to keep another person or business from adopting and using the same name. (Chapter 417, RSMo.)

We, the undersigned, are doing business under the following name, and at the following address:

Business name to be registered: AdvantTel

Business Address: 801 Congressional Boulevard

(P.O. Box alone not acceptable)

City, State and Zip Code: Carmel, IN 46032

The parties having an interest in the business, and the percentage they own are (if a business entity is owner, indicate business name and percentage owned. If all parties are jointly and severally liable, percentage of ownership need not be listed):

Name of Owners, Individual or Business Entity	Street and Number	City	State and Zip Code	If listed, Percentage of ownership must equal 100%
OCMC, Inc.	801 Congressional Blvd.	Carmel	IN 46032	
F506578 ac				

Return to: Secretary of State
Corporations Division
P.O. Box 778
Jefferson City, Mo. 65102

(Over)

FILED

MAR 1 8 2002

Matt Blunt
SECRETARY OF STATE

The undersigned, being all the parties owning interest in the above company, being duly sworn, upon their oaths each did say that the statements and matters set forth herein are true.

Individual
Owners
Sign Here

}

X _____ X _____
X _____ X _____
X _____ X _____

If
Business Entity
Is
Owner,
Authorized
Person
Execute
Here

406233

}

OCMC, Inc.

Business Name

Authorized Signature

Joseph A. Pence

Printed Name

President

Title

State of ~~Missouri~~ Indiana

County of Hamilton

}

ss

I, Margaret L. Maroney, A Notary Public, do hereby certify that on March 14, 2002
month/day/year

personally appeared before me Joseph A. Pence, and being duly sworn by me, acknowledged that he/she signed as his/her own free act and deed the foregoing document in the capacity therein set forth and declared that the statements therein contained are true.

IN WITNESS WHEREOF, I have hereunto set my hand and seal the day and year before written.

(Notarial Seal or Stamp)

Margaret A. Maroney
Notary Public

My commission expires July 20, 2009

My County of Commission Boone

Corp. #56 (11/00)

EXHIBIT B

CERTIFICATE OF CORPORATE GOOD STANDING

No. F00506578

STATE OF MISSOURI



Matt Blunt
Secretary of State

CORPORATION DIVISION

CERTIFICATE OF CORPORATE GOOD STANDING - FOREIGN CORPORATION

I, MATT BLUNT, Secretary of State of the State of Missouri,
do hereby certify that the records in my office
and in my care and custody reveal that

OCMC, INC.

using in Missouri the name

OCMC, INC.

an INDIANA corporation filed its Evidence of Incorporation
with this State on the 11th day of MARCH, 2002, and is in
good standing, having fully complied with all requirements
of this office.

IN TESTIMONY WHEREOF, I have set my
hand and imprinted the GREAT SEAL of
the State of Missouri, on this, the
22nd day of MAY, 2002.



Secretary of State



EXHIBIT C

MANAGEMENT PROFILES

**OCMC, INC., d/b/a OPTICOM
DIRECTORS AND OFFICERS**

JOSEPH A. PENCE, PRESIDENT & CEO, Mr. Pence has specialized in the telecommunications industry for over twenty years. During Mr. Pence's employment with ALLTEL of Hudson, Ohio, he held various positions including Sales Manager, Traffic and Network Engineer and General Manager. Thereafter, Mr. Pence accepted the responsibility of General Manager of an alternative long distance company in Detroit, Michigan. Mr. Pence joined One Call Communications in 1986. Mr. Pence has held various positions since his employment with One Call Communications including Regional Manager, Vice President, Executive Vice President and currently holds the responsibility of President & CEO, all of which provide One Call's management, departments and divisions with the knowledge and direction essential for success of the company.

BRAD A. BENGE, EXECUTIVE VICE PRESIDENT, Mr. Bengé's telecommunications career began in 1982 with Allnet as a Marketing Representative. Other positions held at Allnet were Senior Account Representative, Sales Manager and Branch Manager. Before his tenure at One Call Communications, Mr. Bengé was also employed by MCI as a National Account Sales Representative and with Compucom as National Sales of Billing and Network Design. In 1989, Mr. Bengé was hired by One Call Communications as the Director of Retail Sales. He has held various positions with the company including Assistant Vice President of Sales and Marketing, Vice President of Sales and Marketing, Senior Vice President and is currently Executive Vice President. He also serves as a Board Member of the American Public Communications Council (APCC).

MARK A. SPETH, TREASURER & CHIEF FINANCIAL OFFICER, Mr. Speth is a 1981 graduate from Brigham Young University with a BS in Micro Biology and a minor in Business. In 1996 Mr. Speth received his MBA from the University of Indianapolis; he was top scholar and graduated with honors. Mr. Speth has eight years of experience in the Telecom industry and an additional eighteen years in Accounting and Information Systems.

ANN C. BERNARD, GENERAL COUNSEL & ASSISTANT SECRETARY, Ms. Bernard holds a Juris Doctorate from Indiana University (1987) and a Bachelors of Arts (cum laude) in History and Political Science from Butler University (1984). Ms. Bernard was admitted to practice before the United States Supreme Court, the 7th Circuit Court of Appeals, the Northern and Southern Districts of Indiana and the Indiana Supreme Court. Ms. Bernard has over six years' experience in the Telecom industry.

ROUNDELL L. HARRIS, JR., VICE PRESIDENT OF NETWORK OPERATIONS, Mr. Harris attended Ball State University from 1978 to 1979. He then attended Indiana Vocational Technical College and completed their two-year digital electronics course. Mr. Harris began his employment with One Call in August of 1986. Mr. Harris is certified on the Harris 20/20 switch, as well as DSC (now Alcatel switch) and the DEX switch. He has also attended schools on Sonet, ATM, access ordering and provisioning. Mr. Harris is in charge of all network, switches and facilities for One Call and for supervising the employees that work in these areas.

JOSEPH L. DURKEE, VICE PRESIDENT OF INFORMATION SERVICES, Mr. Durkee is a 1987 graduate of Indiana State University with a major in Electronics and Computer Technology. From 1987 to 1990 Mr. Durkee worked for the United Student Aid Funds and was responsible for developing and maintaining 'C' programs which processed student loan applications. Mr. Durkee has over twelve years' experience in the telecommunications industry. He was first employed with One Call Communications in 1990 as a Programmer and Analyst. Mr. Durkee then proceeded to a Project Manager for the operator services division. Mr. Durkee is presently Vice President of Information Services and is responsible for maintaining a staff of qualified professionals to create and maintain systems to bill and outclear long distance telephone calls.

EXHIBIT D

FINANCIAL STATEMENTS

OCMC, Inc.
Pro-Forma Balance Sheet/
Allocation of Purchase Price
January 31, 2002

Assets

Accounts receivable	\$ 18,635,000
Allowance for Bad Debts	(1,047,000)
Inventory	10,000
Prepaid expenses	1,684,000
Nonrecurring service agreement	1,500,000
Deposits	11,000
Equipment	3,950,000
Furniture and fixtures	2,500,000
Leasehold improvements	1,300,000
Computer equipment	2,000,000
Computer programs	1,000,000
Five-year non-compete agreement	100,000
Brand Co.	1,000
Note receivable	73,000
License	700,000
Transaction Costs	589,776
Goodwill	4,354,683
TOTAL ASSETS	<u>\$ 37,361,459</u>

Liabilities and Equity

Accounts payable	\$ 4,700,000
Accrued nonrecurring service agreements	1,500,000
Contingent Liability	500,000
Revolving Credit Facility	8,861,459
Senior Term Note A	1,500,000
Senior Subordinated Notes	10,700,000
Junior Subordinated Note A	4,050,000
Junior Subordinated Note B	1,000,000
Common stock	4,550,000
TOTAL LIABILITIES AND EQUITY	<u>\$ 37,361,459</u>

NOTES:

Balance Sheet excludes certain transaction fees to be capitalized that will be paid post-closing

OCMC
INCOME STATEMENT
CURRENT PERIOD: FEB 2002

Currency USD

No specific COMPANY requested

	PTD-Actual Feb-02	Ratio	PTD-Budget Feb-02	Ratio	YTD-Actual Feb-02	Ratio	YTD-Budget Feb-02	Ratio
REVENUE								
0+ Bundled Revenue	5,736,611	85.49			5,736,611	85.49		
1+ Revenue	729,063	10.87			729,063	10.87		
Other Revenue	244,514	3.64			244,514	3.64		
GROSS REVENUE	6,710,188	100			6,710,188	100		
Customer Allowances	(397,179)	(5.92)			(397,179)	(5.92)		
NET REVENUE	6,313,010	94.08			6,313,010	94.08		
COST OF SALES								
Transmission Expenses	1,055,236	15.73			1,055,236	15.73		
PICC/USF Expenses	384,381	5.73			384,381	5.73		
Switch Expenses	3,155	0.05			3,155	0.05		
Depreciation Expenses	21,944	0.33			21,944	0.33		
Dialer Expenses	13,333	0.20			13,333	0.20		
Op. Service Expenses	739,330	11.02			739,330	11.02		
Other Cost of Sales Exp.	5,395	0.08			5,395	0.08		
TOTAL COST OF SALES	2,222,773	54.34			2,222,773	54.34		
GROSS MARGIN	4,090,236	60.96			4,090,236	60.96		
SELLING EXPENSES								
Sales Salaries & Commissions	2,809,687	41.87			2,809,687	41.87		
Advertising & Promotion	15,453	0.23			15,453	0.23		
TOTAL SELLING EXPENSES	2,825,140	42.10			2,825,140	42.10		
GENERAL & ADMIN EXPENSES								
Bad Debt	451,337	6.73			451,337	6.73		
Computer Billing Charges	1,830	0.03			1,830	0.03		
Depreciation	171,302	2.55			171,302	2.55		
Dues and Subscriptions	8,422	0.13			8,422	0.13		
Fringe Benefits	1,480	0.02			1,480	0.02		
401 K Expense	2	0.00			2	0.00		
Insurance	46,738	0.70			46,738	0.70		
Interest Expense	163,060	2.43			163,060	2.43		
Legal and Acct. Fees	670	0.01			670	0.01		
License and Fees	29,284	0.44			29,284	0.44		
Management Fees	20,658	0.31			20,658	0.31		
Meals and Entertainment	9,338	0.14			9,338	0.14		
Misc. Office Services	39,375	0.59			39,375	0.59		
Office Supplies	7,222	0.11			7,222	0.11		
Other Taxes	3,777	0.06			3,777	0.06		
Payroll Taxes	52,936	0.79			52,936	0.79		
Postage	12,603	0.19			12,603	0.19		
Rent—Building	81,490	1.21			81,490	1.21		
Rent—Equipment	16,626	0.25			16,626	0.25		
Repair and Maintenance	13,154	0.20			13,154	0.20		

**OCMC
INCOME STATEMENT
CURRENT PERIOD: FEB 2002**

Currency USD
No specific COMPANY requested

	PTD-Actual Feb-02	Ratio	PTD-Budget Feb-02	Ratio	YTD-Actual Feb-02	Ratio	YTD-Budget Feb-02	Ratio
Salaries	261,828	3.90			261,828	3.90		
Telephone	15,460	0.23			15,460	0.23		
Travel	449	0.01			449	0.01		
Utilities	15,960	0.24			15,960	0.24		
TOTAL GEN & ADMIN EXPENSES	1,425,000	21.24			1,425,000	21.24		
TOTAL EXPENSES	4,250,140	63.34			4,250,140	63.34		
INCOME FROM OPERATIONS	(159,904)	(2.38)			(159,904)	(2.38)		
Other Income								
Service Charges	8,323	0.12			8,323	0.12		
Interest Income	3,829	0.06			3,829	0.06		
Misc. Income								
TOTAL OTHER REVENUE	12,152	0.18			12,152	0.18		
PRETAX INCOME	(147,751)	(2.20)			(147,751)	(2.20)		
NET INCOME	(147,751)	(2.20)			(147,751)	(2.20)		
EBITDA	196,402	n/m			196,402	n/m		