Missouri Tariff No. 1 Original Title Page

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Public Service Commission

TELECOMMUNICATIONS TARIFF

OF

LEGENDS COMMUNICATIONS, INC.

This Tariff contains the service descriptions and rates applicable to the furnishing of resold telecommunications services offered by Legends Communications, Inc. ("Legends") within the state of Missouri. This tariff is on file with the Public Service Commission of Missouri and copies may be inspected, during normal business hours, at the Company's principal place of business.

Legends Communications, Inc. operates as a competitive telecommunications company in the state of Missouri.

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Issued: February 23, 1999

Effective

Issued By:

Thomas L. Childers, CEO

2500 Windy Ridge Parkway, Suite 365

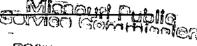
Atlanta, Georgia 30339

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Description

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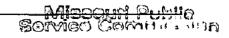
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EXPLANATION OF SYMBOLS

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

- C To signify Changed Regulation.
- D Delete or Discontinue
- I Change Resulting in an Increase to a rate
- M Moved from Another Tariff Location
- N New
- R Change Resulting in a Reduction to a rate
- S Matter Appearing Elsewhere or Repeated for Clarification
- T Change in Text But No Change to Rate or Charge
- Z Correction

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STATEMENT OF COMPETITIVE CARRIER STATUS FEB 2 2 1999

Legends Communications, Inc. is classified as a competitive telecommunications company in Missouri for which the following statutory and regulatory requirements are waived.

STATUTES

392.240(1)	- ratemaking
392.270	- valuation of property
392.280	- depreciation accounts
392.290	- issuance of securities
392.310	- stock and debt issuance
392.320	 stock dividend payment
392.330	- issuance of securities, debt and notes
392.340	- reorganization(s)

COMMISSION RULES

4 CSR 240-10.020	- depreciation	CANCELLED
4 CSR 240-30.010(2)(C)	- rate schedules	
4 CSR 240-30.040	 uniform system of accounts 	JUL 1 1 2003
4 CSR 240-32.030(1)(B)	 exchange boundary maps 	
4 CSR 240-32.030(1)(C)	- record keeping	ey 10-03-355 one Service Commission MISSOURI
4 CSR 240-32.030(2)	- in-state record keeping	one Service Commission
4 CSR 240-32.050(3)	 local office record keeping 	MISSOURI
4 CSR 240-32.050(4)	 telephone directories 	
4 CSR 240-32.050(5)	- call intercept	
4 CSR 240-32.050(6)	- telephone number changes	
4 CSR 240-32.070(4)	- public coin telephone	
4 CSR 240-33.030	- minimum charge rule	
4 CSR 240-33.040(5)	- financing fees	

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TARIFF FORMAT

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- A. Page 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. Page 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 Commission. For example, the 4th revised Sheet 14 cancels the 3rd revised Sheet 14. Because of various suspension periods, deferrals, etc., the most current sheet number on file with the Commission is not always the tariff page in effect. Consult the Check Sheet for the sheet currently 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.

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LEGENDS COMMUNICATIONS, INC.

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Missouri Tariff No. 1 Original Page 5

JUL 1 1 2003

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SECTION 1 - TECHNICAL TERMS APABBREVIATIONS

Access Line - An arrangement which connects the Subscriber's or Customer's location to the Carrier's designated point of presence or network switching center.

Aggregator - Any person or other legal entity that may be a Customer and, in the ordinary course of its operations, makes telephones available to the public or to transient users of its premises, for telephone calls using a provider of operator services.

Authorization Code - A pre-defined series of numbers to be dialed by the Customer upon access to the Company's system to identify the caller and validate the caller's authorization to use the services provided. The Customer is responsible for charges incurred through the use of his or her assigned Authorization Code.

Authorized User - A person, firm or corporation, or any other entity authorized by the Customer or Subscriber to communicate utilizing the Company's services.

Collect Billing - A billing arrangement whereby the originating caller may bill the charges for a call to the called party, provided the called party agrees to accept the charges.

Commission - refers to the Public Service Commission of Missouri.

Company - Legends Communications, Inc. ("Legends"), unless otherwise indicated by the context.

Consumer - A person who is not a Customer initiating any telephone calls using operator services.

Customer - The person, firm or corporation, or other entity which orders, cancels, amends, or uses service and is responsible for the payment of charges and/or compliance with tariff regulations.

Customer Dialed Calling Card Call - A service whereby the End User dials all of the digits necessary to route and bill the call to a valid non-Premiere calling card or credit card.

Customer Premises Equipment - Terminal equipment, as defined herein, which is located on the Customer's premises.

Day Rate Period - After 8:00 am to, but not including, 5:00 pm Monday through Friday.

Debit Account - An account which consist of a prepaid usage balance depter don't sat fille basis during each debit service call.

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SECTION 1 - TECHNICAL TERMS AND ABBREVIATIONS, cont'd

Debit Card - A card issued by the Company which provides the Customer with a Personal Account code and instructions for accessing the Company's network.

Debit Service Call - A service accessed via a "1-800" or other access code dialing sequence whereby the Customer or Authorized User dials all of the digits necessary to route a call. Network usage for each call is deducted from the available balance on a Company-issued Debit Account.

Evening Rate Period - After 5:00 pm to, but not including, 11:00 pm Monday through Friday, and on Sunday.

LEC - Local Exchange Company.

Legends - Used throughout this tariff to refer to Legends Communications, Inc. unless otherwise clearly indicated by the context.

Night/Weekend Rate Period - After 11:00 pm to, but not including, 8:00 am Monday through Friday, all day Saturday, and Sunday to, but not including 5:00 pm.

Operator Dialed Surcharge - A charge applying to calls made when the user dials "00" only or any valid company operator access code and requests that the operator dial the destination number.

Operator Station Call - A service whereby the caller places a non-Person to Person call with the assistance of an operator (live or automated).

Person to Person Call - A service whereby the person originating the call specifies a particular person to be reached, or a particular station, room number, department or office to be reached through a PBX attendant.

Special Access - Where access between the Subscriber or Customer and the interexchange carrier is provided on dedicated circuits. The cost of Special Access is billed to the Customer by the local exchange carrier, or other approved access provider.

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SECTION 1 - TECHNICAL TERMS AND ABBREVIATIONS, cont'd

Subscriber - The person, firm, corporation, or other legal entity which arranges for services of the Company on behalf of transient third party Customers or Authorized Users. The Subscriber is responsible for compliance with the terms and conditions of this tariff. A Subscriber is also a Customer under the terms of the tariff.

Switched Access - Where access between the Customer and the Carrier is provided on local exchange company circuits capable of accessing the local switched network. The cost of switched Feature Group access is billed to the Carrier.

Terminal Equipment - Devices, apparatus, and associated wiring, such as teleprinters, telephones, or data sets.

Third Party Billing - A billing arrangement by which the charges for a call may be billed to a telephone number that is different from the calling number and the called number.

Travel Card - A proprietary calling card offered by Legends Communications, Inc. which is accessed by dialing a Company-provided access number.

V & H Coordinates - Geographic points which define the originating and terminating points of a call in mathematical terms so that the airline mileage of the call may be determined. Call mileage is used for the purposed of rating calls.

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SECTION 2 - RULES AND REGULATIONS

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2.1 Undertaking of the Company

Legends is a resale common carrier providing intrastate direct dialed and travel card services to Customers within the State of Missouri. Legends' services and facilities are furnished for communications originating at specified points within the State of Missouri under terms of this Tariff.

Legends provides for the installation, operation, and maintenance of the communications services provided herein in accordance with the terms and conditions set forth under this Tariff. Legends may act as the Customer's agent for ordering access connection facilities provided by other carriers or entities, when authorized by the Customer, to allow connection of a Customer's location to the Legends services. The Customer shall be responsible for all charges due for such service arrangement.

The Company's services are provided on a monthly basis unless otherwise provided, and are available twenty-four (24) hours per day, seven (7) days per week.

2.2 Applicability of Tariff

This Tariff is applicable to telecommunications services provided by Legends within the state of Missouri.

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SECTION 2 - RULES AND REGULATIONS, contid) FEB 22 1999

2.3 Payment and Credit Regulations

2.3.1 Payment Arrangements

The Customer is responsible for payment of all charges for services and equipment furnished to the Customer for transmission of calls via the Company. The Customer agrees to pay to the Company or its authorized agent any cost(s) incurred as a result of any delegation of authority resulting in the use of his or her communications equipment and/or network services which result in the placement of calls via the Company. The Customer agrees to pay the Company or its authorized agent any and all cost(s) incurred as a result of the use of the service arrangement, including calls which the Customer did not individually authorize.

All charges due by the Customer are payable to the Company or any agency duly authorized to receive such payments. Terms of payment shall be according to the rules and regulations of the agency and subject to the rules of regulatory agencies, such as the Missouri PSC. Any objections to billed charges must be promptly reported to the Company or its billing agent. Adjustments to Customers' bills shall be made to the extent that circumstances exist which reasonably indicate that such changes are appropriate.

Charges for installations, service connections, moves, and rearrangements, where applicable, are payable upon demand by the Company or its authorized agent. The billing thereafter will include recurring charges and actual usage as defined in this Tariff.

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Missquri Public SECTION 2 - RULES AND REGULATIONS, cont d. COMMISSION

2.3 Payment and Credit Regulations, cont'd.

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2.3.2 Deposits

The Company reserves the right to examine the credit record of the Customer, using any lawful sources for determining credit standing. If the Customer's financial condition is unknown or unacceptable to the Company, the Customer may be required to provide the Company with a security deposit which the Company may apply against overdue charges. The amount of the security deposit shall be equal to two months' estimated usage but may vary with the Customer's credit history and projected usage. The Customer shall be apprized that after one year of service the Account shall be reviewed, and in the event that all amounts due have been paid within the terms and conditions of this tariff, the deposit shall be refunded with nine percent (9%) interest as required by law or regulations. If subsequent payment or usage patterns change, the Company may request an increase in or resubmission of the security deposit as appropriate. The Company may also require a security deposit before service is restored (along with the payment of overdue charges) from the Customer whose service has been discontinued for nonpayment of overdue charges. Such security deposit may be based on a new credit history (taking into account the discontinuance of service) and estimates of usage.

The fact that a security deposit has been made in no way relieves the Customer from the prompt payment of bills upon presentation.

2.3.3 **Advance Payments**

For Customers whom the Company determines 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 a new advance payment may be collected for the next month.

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SECTION 2 - RULES AND REGULATIONS, cont'd.

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2.3 Payment and Credit Regulations, cont'd.

2.3.4 Commercial Credit Card Payment Option

Customers may choose to pay monthly bills via certain commercial credit cards accepted by the Company. Credit Card billed Customers will receive monthly call detail statements, which are separate from the credit card bills. If the Customer's credit card company rejects billing, the Company will make three attempts - two by telephone and one by mail - to contact the Customer for alternative payment arrangements. If alternative payment arrangements are not made in seven days, the Customer's long distance service is discontinued.

2.3.5 Payment Due Date and Late Payment Charges

All bills are due upon receipt. Any bill outstanding and unpaid more than thirty (30) days after the date the bill is postmarked, shall be considered past due. A late payment fee of 1.5% per month will be applied to any past due balance.

2.3.6 Return Check Charge

A return check charge of \$25.00 or 5% of the balance due (whichever is greater) will be assessed for checks returned for insufficient funds. Any applicable return check charges will be assessed according to the terms and conditions of the billing entity (i.e. local exchange company and/or commercial credit card company) and pursuant to Missouri law and Missouri PSC regulations.

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SECTION 2 - RULES AND REGULATIONS, cont'd.

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2.4 Taxes and Fees

- 2.4.1 For Debit Card calls, state and local taxes are included in the stated rates in this tariff. For all other calls, state and local taxes (i.e., gross receipts tax, sales tax, municipal utilities tax) are listed as separate line items on the Customer's bill and are not included in the quoted rates and charges set forth in this tariff.
- 2.4.2 To the extent that a municipality, other political subdivision or local agency of government, or Commission imposes upon and collects from the Company a gross receipts tax, occupation tax, license tax, permit fee, franchise fee, or regulatory fee, such taxes and fees shall, insofar as practicable and allowed by law, be billed pro rata to Customers receiving service from the Company within the territorial limits of such municipality, other political subdivision or local agency of government. All charges other than taxes and franchise fees will be submitted to the Commission for approval.
- 2.4.3 The Company may adjust its rates and charges or impose additional rates and charges on its Customers in order to recover amounts it is required by governmental or quasi-governmental authorities to collect from or pay to others in support of statutory or regulatory programs. Such adjustments shall be listed in this tariff.

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SECTION 2 - RULES AND REGULATIONS, contid FEB 22 1999

2.4 Taxes and Fees, cont'd.

2.4.3 cont'd.

A. Pay Telephone Surcharge

A surcharge applies on all completed intrastate toll-free and 10XXX/101XXXX and or any other access code calls, including any 800/888 or travel card calls, originating from a pay telephone. This surcharge is applied in addition to any other applicable service charges or surcharges. The surcharge does not apply to: calls paid for by inserting coins at the pay telephone; calls placed from stations other than pay telephones.

-Rate per Call

\$0.30

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SECTION 2 - RULES AND REGULATIONS, cont'd.

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2.5 Refunds or Credits for Service Outages or Deficiencies

2.5.1 Interruption of Service

Credit allowances for interruptions of service which are not due to the Company's testing or adjusting, to the negligence of the Customer, or to the failure of channels, equipment or communications systems provided by the Customer, are subject to the general liability provisions set forth in Section 2.6 herein. No credit is issued for outages less than ½ hour in duration. Credit for outages greater than ½ hour in duration is issued for fixed recurring monthly charges only. Outage credits are calculated in thirty minute intervals. The amount of the credit is determined by prorating the monthly recurring charge for the time of the outage (in thirty-minute intervals). It shall be the obligation of the Customer to notify the Company immediately of any interruption in service for which a credit allowance is desired by Customer. Before giving such notice, the Customer shall ascertain that the trouble is not within his or her control, or is not in wiring or equipment, if any, furnished by the Customer and connected to the Company's terminal. Interruptions caused by Customer-provided or Company-provided automatic dialing equipment are not deemed an interruption of service as defined herein since the Customer has the option of using the long distance network via local exchange company access.

Credit allowances for interruptions of service billed on a usage basis shall be limited to the rate applicable to the initial period of the call to compensate for reestablishment of the connection.

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SECTION 2 - RULES AND REGULATIONS, cont'd.
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2.5 Refunds or Credits for Service Outages or Deficiencies, cont'd.

2.5.2 Inspection, Testing and Adjustment

Upon reasonable notice, the facilities provided by the Company shall be made available to the Company for such tests and adjustments as may be deemed necessary for maintenance in a condition satisfactory to the Company. No interruption allowance will be granted for the time during which such tests and adjustments are made.

2.6 Liabilities of the Company

- The liability of the Company for any claim or loss, expense or damage (including indirect, special, or consequential damage) for any interruption, delay, error, omission, or defect in any service, facility or transmission provided under this Tariff shall not exceed an amount equivalent to the proportionate charges to the Customer for the period of service or the facility provided during which such interruption, delay, error, omission, or defect occurs.
- 2.6.2 The Company shall not be liable for any claim or loss, expense, or damage (including indirect, special, or consequential damage), for any interruption, delay, error, omission, or other defect in any service facility, or transmission provided under this Tariff, if caused by any person or entity other than the Company, by any malfunction of any service or facility provided by any other carrier, by any act of God, fire, war, civil disturbance, or act of government, or by any other cause beyond the Company's direct control.

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SECTION 2 - RULES AND REGULATIONS, cont'd FEB 22 1999

- 2.6 Liabilities of the Company, cont'd.
 - The Company shall not be liable for, and shall be fully indemnified and held 2.6.3 harmless by Customer or other users of its service against any claim or loss, expense, or damage, (i) for defamation, invasion of privacy, infringement of copyright or patent, unauthorized use of any trademark, trade name, or service mark, unfair competition, interference with or misappropriation or violation of any contract, proprietary or creative right, or any other injury to any person, property, or entity arising from the material data, information, or content revealed to, transmitted, processed, handled, or used by Company under this Tariff, or (ii) for connecting, combining, or adapting Company's facilities with Customer's apparatus or systems, or (iii) for any act or omission of the Customer, or (iv) for any personal injury or death of any person, or for any loss of or damage to Customer's premises or any other property, whether owned by Customer or others, caused directly or indirectly by the installation, maintenance, location, condition, operation, failure or removal of equipment or wiring provided by the Company if not directly caused by negligence of the Company.
 - 2.6.4 The Company will provide credit on charges disputed by Customer, verbally or in writing, that are verified as incorrect by Company. If objection in writing is not received by Company within a reasonable period of time after bill is rendered (as determined by current law and regulatory policy), the account shall be deemed correct and binding upon the Customer.

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SECTION 2 - RULES AND REGULATIONS, cont'd.

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2.7 Refusal or Discontinuance by Company

- 2.7.1 Service may be suspended by the Company, without notice to the Customer, by blocking traffic to certain cities or NXX exchanges, or by blocking calls using certain Customer travel cards when the Company deems it necessary to take such action to prevent unlawful use of its service. Legends will restore services as soon as it can be provided without undue risk, and will upon request by the Customer, assign new travel card codes to replace ones that have been deactivated.
- Legends may refuse or discontinue service under the following conditions provided that, unless otherwise stated, the Customer shall be given notice to comply with any rule or remedy any deficiency:
 - For non-compliance with or violation of any State, municipal, or Federal law, Α. ordinance or regulation pertaining to telephone service.
 - B. For use of telephone service for any purpose other than that described in the application.
 - C. For neglect or refusal to provide reasonable access to Legends or its agents for the purpose of inspection and maintenance of equipment owned by Legends or its agents.
 - D. For noncompliance with or violation of Commission regulation or rules and regulations on file with the Commission.

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SECTION 2 - RULES AND REGULATIONS, cont'd.

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2.7 Refusal or Discontinuance by Company, cont'd.

2.7.2 cont'd.

- E. For nonpayment of bills, provided that suspension or termination of service shall not be made without five (5) days written notice to the Customer, except in extreme cases. Such notice will be provided in a mailing separate from the Customer's regular monthly bill for service.
- F. Without notice in the event of Customer or Authorized User use of equipment in such a manner as to adversely affect Legends' equipment or service to others.
- G. Without notice in the event of tampering with the equipment or services owned by Legends or its agents.
- H. Without notice in the event of unauthorized or fraudulent use of service. Whenever service is discontinued for fraudulent use of service, Legends may, before restoring service, require the Customer to make, at his or her own expense, all changes in facilities or equipment necessary to eliminate illegal use and to pay an amount reasonably estimated as the loss in revenues resulting from such fraudulent use.
- I. Without notice by reason of any order or decision of a court or other government authority having jurisdiction which prohibits Company from furnishing such services.

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SECTION 2 - RULES AND REGULATIONS, cont'd. RECT) FEB 22 1999

2.8 Limitations of Service

- 2.8.1 Service will be furnished subject to the continuing economic availability of the necessary facilities and/or equipment and subject to the provisions of this Tariff.
- 2.8.2 Legends reserves the right to discontinue furnishing service, upon written notice, when necessitated by conditions beyond its control, or when the Customer is using the service in violation of the provisions of this Tariff, or in violation of law.
- 2.8.3 The Company does not undertake to transmit messages, but offers the use of its facilities when available, and will not be liable for errors in transmission or for failure to establish connections.
- 2.8.4 Legends reserves the right to discontinue the offering of any service with proper notice or deny an application for service if a change in regulation materially and negatively impacts the financial viability of the service in the best business judgment of the Company.

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SECTION 2 - RULES AND REGULATIONS, cont'd.

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2.9 Use of Service

Service may be used for any lawful purpose for which it is technically suited. Customers reselling or rebilling Legends' Missouri intrastate service must have authority to provide interexchange services from the Missouri Public Service Commission.

2.10 Terminal Equipment

Company's facilities and service may be used with or terminated in Customer-provided terminal equipment or systems, such as PBXs, key systems, multiplexers, repeaters, signaling sets, teleprinters, handsets, or data sets. Such terminal equipment shall be furnished and maintained at the expense of the Customer, except as otherwise provided. Customer is responsible for all costs at his or her premises, including personnel, wiring, electrical power, and the like, incurred in the use of Company's service.

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SECTION 2 - RULES AND REGULATIONS, cont'd HEGD FEB 22 1999

2.11 Cost of Collection and Repair

Customer is responsible for any and all costs incurred in the collection of monies due the Company including legal and accounting expenses. The Customer is also responsible for recovery costs of Company-provided equipment and any expenses required for repair or replacement of damaged equipment.

2.12 Restoration of Service

Restoration of service shall be accomplished in accordance with Missouri PSC and FCC rules and regulations.

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SECTION 2 - RULES AND REGULATIONS, contident FEB 22 1999

2.13 Rules Applicable to Toll-Free Services

- 2.13.1 The Company makes every effort to reserve toll-free (800/888) vanity numbers requested by Customers, but makes no guarantee or warranty that the requested number(s) will be available.
- 2.13.2 The Company will participate in porting toll-free numbers only if the account balance is zero and all charges incurred as a result of the toll free number have been paid.
- 2.13.3 If a Customer who has received a toll free number does not subscribe to toll-free 800/888 service within ninety (90) calendar days, the Company reserves the right to make the assigned number available for use by another Customer.
- 2.13.4 Toll free numbers shared by more than one Customer, whereby individual Customers are identified by a unique Personal Account Code, may not be assigned or transferred for use with service provided by another carrier. Subject to the limitations provided in this tariff, the Company will only honor Customer requests for a change in Resp. Org. or 800/888 service provider for toll free numbers dedicated to the sole use of that single Customer.

2.14 Other Rules

2.14.1 The Company may temporarily suspend service without notice to the Customer, by blocking traffic to certain cities or NXX exchanges, or by blocking calls using certain Personal Account codes when the Company deems it necessary to take such action to prevent unlawful use of its service. The Company will restore service as soon as service can be provided without undue risk of fraud.

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SECTION 2 - RULES AND REGULATIONS, cont'd (1) FEB 22 1999

2.15 Operator Services for Casual Callers and Traffic Aggregators

Legends services are available to Customers for a fee as described in the Rates section of this tariff. The following rules apply to operator assisted calls:

2.15.1 Incomplete Calls

Legends will not bill for incomplete calls where answer supervision is available. The Company will not bill for incomplete calls and will remove any charges for incomplete calls upon (1) subscriber notification or (ii) Company's knowledge.

2.15.2 Carrier Identification

The caller and the billed party, if different from the caller, will be advised that the Company is the operator service provider at the time of the initial contact.

2.15.3 Rate Information

Rate quotes will be given upon request at no charge, including all rate components and any additional charges.

Only tariffed rates approved by this Commission for the Company shall appear on any local exchange telephone company (LEC) billings.

2.15.4 Billing

Legends shall be listed on the LEC billing if the LEC has multi-company name billing ability.

2.15.5 Calling Card Verification

Legends will employ reasonable calling card verification procedures, acceptable to the telephone company issuing the calling card.

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SECTION 2 - RULES AND REGULATIONS, cont'd.

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2.15 Operator Services for Casual Callers and Traffic Aggregators

2.15.6 Emergency Services

Legends will route all 0- or 00- emergency calls in the quickest possible manner to the appropriate local emergency service provider, at no charge.

2.15.7 Transfer of Calls

Upon request, Legends will transfer calls to other authorized interexchange carriers or to the LEC, if billing can list the caller's actual origination point.

2.15.8 Nonblocking Access

Legends will refuse operator services to traffic aggregators which block access to other companies.

2.15.9 Posting

Legends will assure that traffic aggregators will post and display information including: (1) that Legends is the operator service provider; (2) detailed complaint procedures; and (3) instructions informing the caller on procedures to reach the LEC operator and other authorized interexchange Companies.

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SECTION 3 - DESCRIPTION OF SERVICES RECTIFIED 22 1999

3.1 General

Legends provides direct dialed (1+), toll-free, calling card and operator assisted services for communications originating and terminating within the State of Missouri. The Company's services are available twenty-four hours per day, seven days a week. Intrastate service is offered in conjunction with interstate service.

Customers are charged individually for each call placed using the Company's service. Charges may vary by service offering, mileage band, class of call, time of day, day of week, calling volume and/or call duration. Customers are billed based on their use of Legends' services and network. No installation charges apply.

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SECTION 3 - DESCRIPTION OF SERVICES, cont'd.

3.2 Calculation of Distance

Usage charges for all mileage sensitive products are based on the airline distance between serving wire centers associated with the originating and terminating points of the call.

The serving wire centers of a call are determined by the area codes and exchanges of the origination and destination points.

The distance between the Wire Center of the Customer's equipment and that of the destination point is calculated by using the "V" and "H" coordinates found in BellCore's V&H Tape and NECA FCC Tariff No. 4.

- Obtain the "V" and "H" coordinates for the Wire Centers serving the Step 1 -Customer and the destination point.
- Obtain the difference between the "V" coordinates of each of the Wire Step 2 -Centers. Obtain the Difference between the "H" coordinates.
- Square the differences obtained in Step 2. Step 3 -
- Add the squares of the "V" difference and "H" difference obtained in Step 3. Step 4 -
- Step 5 -Divide the sum of the square obtained in Step 4 by ten (10). Round to the next higher whole number if any fraction results from the division.
- Step 6 -Obtain the square root of the whole number obtained in Step 5. Round to the next higher whole number if any fraction is obtained. This is the distance between the Wire Centers.

Formula:

$$\sqrt{\frac{(V_1 - V_2)^2 + (H_1 - H_2)^2}{10}}$$

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SECTION 3 - DESCRIPTION OF SERVICES, cont'd.

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3.3 Timing of Calls

Billing for calls placed over the network is based in part on the duration of the call.

- 3.3.1 Timing for all calls begins when the called party answers the call (i.e. when two way communications are established.) Answer detection is based on standard industry answer detection methods, including hardware and software answer detection.
- 3.3.2 Chargeable time for all calls ends when one of the parties disconnects from the call.
- **3.3.3** Minimum call duration and additional increments for billing are specified in the description of each service.
- 3.3.4 No charges apply to incomplete calls.
- 3.3.5 When a call is established in one rate period and ends in another rate period, the rate in effect at the calling station applies to the entire call.

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SECTION 3 - DESCRIPTION OF SERVICES, cont'd. (F(1)) FEB 22 1999

3.4 Rate Periods

Unless otherwise specified in this tariff, the following rate periods apply to all services subject to time of day discounts:

	MON	TUES	WED	THUR	FRI	SAT	SUN
8:00 AM TO 5:00 PM*		DAYTIN	ME RATE :	PERIOD			
5:00 PM TO 11:00 PM*		EVENT	NG RATE	PERIOD			EVE
11:00 PM TO 8:00 AM*		NI	GHT/WEE	KEND RA	TE PERIO	DD	

^{*} Up to but not including.

Calls are billed based on the rate in effect for the actual time period(s) during which the call occurs. Calls that cross rate period boundaries are billed the rates in effect in that boundary for each portion of the call, based on the time of day at the Customer location.

3.5 Holiday Rates

Calls on the following Company-recognized Holidays are rated at the Evening Rate Period rate unless a lower rate would normally apply.

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New Year's Day**

Labor Day

Christmas Day**

Independence Day**

Thanksgiving Day

Memorial Day*

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Applies to Federally observed day only

When this Holiday falls on Sunday, the Holiday rate applies to calls placed on the preceding Friday.

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SECTION 3 - DESCRIPTION OF SERVICES, cont'd RECTO FEB 22 1999

3.6 Legends Direct Dial Service

Legends Direct Dial Service is offered to business and residential Customers for both inbound and outbound, intraLATA and interLATA, calling over standard switched lines. Calls are billed in one (1) minute increments after an initial minimum call duration of one (1) minute. The following rates are not time of day sensitive and apply 24 hours per day, 7 days a week.

3.7 Legends Toll Free (i.e. 800/888) Service

Legends Toll-Free Service is an offering that allows the calling party to charge each call to the called party without operator assistance. By the use of specially assigned prefixes, such as 800 or 888, the charge for each call is automatically billed to the Customer.

Calls are billed in one (1) minute increments after an initial minimum call duration of one (1) minute. The following rates are not time of day sensitive and apply 24 hours per day, 7 days a week.

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SECTION 3 - DESCRIPTION OF SERVICES, cont'd PEU 22 1999

3.8 Legends Debit (Prepaid) Card Service

Legends Debit (Prepaid) Card Service allows Customers to place direct dialed calls between locations within the State of Missouri. Customers access the Company's network by dialing a toll-free number or other access dialing sequence and entering a Personal Account Code. The Company's system informs the Customer of the Available Usage Balance remaining in his/her Debit Account and prompts the Customer to place a call by entering a destination telephone number. Network usage for calls placed is deducted from the Available Usage Balance on the Customer's account on a real time basis as the call progresses.

Customers purchase a Debit Card which assigns each Customer a Debit Account, provides each Customer with a Personal Account Code and lists instructions for accessing and using Company's service. Debit Cards are available in varying denominations. Purchase of a Debit Card entitles the Customer to use the Company's network for a number of minutes equivalent to the card denomination divided by the effective per minute rate. The Customer's right to utilize network usage within a given Debit Account associated with that Debit Account number. No minimum service period applies.

Payment for Retail Debit Cards and Available Usage in a Customer's Debit Account is non-refundable. Retail Debit Card service rates are not distance or time of day sensitive in nature. Holiday discounts do not apply.

Network usage for Debit Card Calls is deducted from the Available Usage Balance in Customer's Debit Account in full unit increments. For debiting purposes, the minimum call usage is one (1) unit.

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SECTION 3 - DESCRIPTION OF SERVICES, contident FEB 22 1999

3.9 Legends Travel Card Service

Legends Travel Card service is a travel service allowing Customers to originate calls via a Company-provided toll free number from non-presubscribed access lines. Customers may terminate calls to all valid telephone numbers within the State of Missouri. Calls are billed in one (1) minute increments after an initial minimum call duration of one minute.

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SECTION 4 - MISCELLANEOUS SERVICES

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4.1 Operator Services

Operator Services are offered to Customers. Operator Services allow Customers and Consumers to place calls using operator assistance for call completion or billing.

Usage charges and an appropriate service charge will be assessed on a per call basis, as stated in this tariff. For calls made using a telephone company card, acceptance of the card will be dependent upon the Company's ability to verify the card as valid. Only those cards accepted by the Company may be used for Operator Services. The Company reserves the right to verify acceptance of charge prior to billing charges to a third party number.

- 4.1.1 Operator services may be used by the presubscribed Customer and by the Aggregator and their respective Consumers (i.e., patrons, guests, invitees or employees) to complete Person-to-Person, Collect, Third-Party, and/or Calling Card calls.
- 4.1.2 Charges for Operator Assisted Calls include two components: a usage-sensitive component based upon the time-of-day rate period and duration of the call; and a fixed service charge based upon the type of operator service provided.
- 4.1.3 The usage-sensitive portion of the charge for an Operator Assisted Call is set forth in Section 5.5.1.A below.
- 4.1.4 The fixed service charge portions of the charge for an Operator Assisted Call is set forth in Sections 5.5.2 below.
- 4.1.5 The Company shall not bill the Customer for any surcharges or fees imposed by the Aggregator. With respect to charges imposed by the Aggregator for the use of the telephone, the Aggregator is responsible for charging a flat rate and for posting of the charge in plain view at each telephone.

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SECTION 4 - MISCELLANEOUS SERVICES, cont'd RECO FEB 22 1999

- Operator Services, cont'd. 4.1
 - Service may be suspended by the Company, without notice to the Customer or the Aggregator, by blocking traffic to certain countries, cities, or NXX exchanges, or by blocking calls using certain Customer Authorization Codes, Calling Cards or credit cards, when the Company deems it necessary to take such action to prevent unlawful use of service. The Company shall restore service as soon as it can be provided without undue risk, and shall, upon request by the Customer affected, assign a new Authorization Code to replace the one that has been deactivated. The Company reserves the right to validate the credit worthiness of Customers through available credit card, Calling Card, called number, Third Party telephone number and room number verification procedures. Where a requested billing method cannot be validated, the Customer/Consumer may be required to provide an acceptable alternate billing method or the Company may refuse to place the call.
 - The Aggregator is responsible for payment of the Company's charges for all calls 4.1.7 placed from the Aggregator's Premises except for Collect, Third Party, Calling Card and credit card calls. The Calling Card or credit card holder or local exchange company service subscriber is responsible for payment of the Company's charges for all calls billed to a Calling Card, credit card or a telephone line number, respectively.

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SECTION 4 - MISCELLANEOUS SERVICES, cont'd.

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4.2 Directory Assistance

4.2.1 A Customer may obtain assistance, for a charge, in determining a telephone number by dialing Directory Assistance Service.

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SECTION 4 - MISCELLANEOUS SERVICES, cont'd.

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4.3 Busy Line Verification and Interrupt

Busy Line Verification and Interrupt services are offered in areas where the service may be obtained from the local exchange carrier.

With Busy Line Verification (BLV), the Legends operator will contact the LEC operator to determine if the called number or line is in use. Only one BLV will be made per telephone call and an associated charge will apply whether or not conversation was detected on the line. The operator will not complete the call for the Customer initiating the verification request.

Busy Line Interrupt (BLI) allows the Legends operator to contact a LEC operator to interrupt a telephone conversation in progress, upon the caller's request and after a Busy Line Verification occurs. Upon the caller's request, the Legends operator will contact the LEC operator, who will interrupt the busy line and inform the called party that there is a call waiting from the caller. The LEC operator will not complete the call, but will only inform the called party of the request. If the call is released the Legends operator will offer to complete the call for the Customer initiating the interrupt request. An applicable service charge and applicable per minute charges will apply to the completed call. Only one BLI attempt will be made per telephone call and a charge will apply whether or not the called party releases the line.

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SECTION 5 - DESCRIPTION OF RATES

Missouri Public Sorvice Commission

5.1 Legends Direct Dial Service

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	Monthly Minutes of Use			
Per Minute Rate	At Least	Not More Than		
\$0.130	0	50,000		
\$0.125	50,001	200,000		
\$0.120	200,001	300,000		
\$0.115	300,001	400,000		
\$0.110	400,001	500,000		
\$0.105	500,001	600,000		
\$0.100	600,001	700,000		
\$0.095	700,001	800,000		
\$0.090	800,001	900,000		
\$0.085	900,001	1,000,000		
\$0.080	1,000,001	Over		

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SECTION 5 - DESCRIPTION OF RATES, cont'd.

5.2 Legends Toll Free (i.e. 800/888) Service

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	Monthly Minutes of Use			
Per Minute Rate	At Least	Not More Than		
\$0.150	0	50,000		
\$0.145	50,001	200,000		
\$0.140	200,001	300,000		
- \$0.135	300,001	400,000		
\$0.130	400,001	500,000		
\$0.125	500,001	600,000		
\$0.120	600,001	700,000		
\$0.115	700,001	800,000		
\$0.110	800,001	900,000		
\$0.105	900,001	1,000,000		
\$0.100	1,000,001	Over		

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SECTION 5 - DESCRIPTION OF RATES, cont'd.

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5.3 Legends Debit (Prepaid) Card Service

Per minute Rate	Connect Fee Per Call	Monthly Minutes of Use
\$0.350	\$1.00 per connect	Under 100,000
\$0.350	\$0.50 per connect	100,000 and Above

5.4 Legends Travel Card Service

Per Minute Usage Charges

\$0.25

Per Call Service Charge

\$0.00

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SECTION 5 - DESCRIPTION OF RATES, cont'd.

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5.5 Operator Services

5.5.1 Per Minute Usage Charges

A. Operation Station

InterLATA Per Minute Rate:

\$0.40

IntraLATA Per Minute Rate:

\$0.30

5.5.2 Per Call Service Charges

The following per-call charges apply in addition to the per minute usage rates when applicable. These charges apply in all rate periods.

Service Charge Per Call

Customer Dialed Calling Card	\$1.25
Customer Dialed Credit Card	\$1.50
Operator Dialed Calling Card	\$3.95
Operator Dialed Credit Card	\$3.95

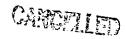
Operator Station

Billed Collect \$3.95 Billed to Third Party \$3.95

Person-to-Person

All Billing Methods

\$6.50



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SECTION 5 - DESCRIPTION OF RATES, cont'd.

RECD FEB 2 2 1999

5.6 Directory Assistance

Directory Assistance, per Request

\$0.85

5.7 Busy Line Verification and Interrupt

Busy Line Verification, per request

\$6.50

Busy Line Interrupt, per request

\$6.50

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SECTION 6- CONTRACTS AND PROMOTIONS RECT) FEB 2 2 1999

6.1 Demonstration of Service

From time to time the Company may demonstrate service for potential Customers by providing free use of its network on a limited basis for a period of time, not to exceed one (1) month. Demonstration of service and the type, duration or quantity of service provided will be at the Company's discretion.

6.2 Promotions - General

From time to time, the Company may provide promotional offerings to introduce a current or potential Subscriber to a service not being used by the subscriber. These offerings may be limited to certain dates, times or locations and may waive or reduce recurring or non-recurring charges.

The carrier may from time to time engage in special promotional service offerings designed to attract new customers or to increase existing customers' awareness of a particular tariff offering. These promotions will be subject to prior notification and approval by the Missouri Public Service Commission.

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