

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

In the Matter of the Cancellation of the       )  
Certificate of Service Authority and       )  
Accompanying Tariff of The Furst       )  
Group, Inc.       )       **Case No. TD-2003-0349**

**ORDER TERMINATING IXC CERTIFICATE  
AND ACCOMPANYING TARIFF**

On March 21, 2003, the Staff of the Missouri Public Service Commission filed with the Commission its motion to open a case and cancel the certificate of service authority and accompanying tariff of The Furst Group, Inc. This order grants that motion.

In its motion, Staff stated that the Commission had granted Furst a certificate of service authority to provide intrastate interexchange telecommunications services in case number TA-94-351 on August 2, 1994. The Commission approved the sale of Furst's assets to Zone Telecom, Inc., in case number TM-2001-230, but did not cancel Furst's certificate of service authority. Staff believes that Furst hasn't provided telecommunications service since it sold its assets.

Telecommunications companies are required to file a Missouri-specific annual report under Sections 392.210 and 392.390.1.<sup>1</sup> The company is also required to keep the Commission informed of its current address and telephone number. Furst's 2002

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<sup>1</sup> All citations to statutory authority are to the year 2000 Revised Statutes of Missouri, as currently supplemented, unless otherwise indicated.

annual report form was returned by the post office as undeliverable. According to the Missouri Secretary of State's website, Furst was administratively dissolved on August 2, 2001, for failure to file its annual report. Furst has not filed a formal request to cancel its certificates. However, the Staff believes that Furst has violated the terms of its certificate by its failure to keep the Commission informed of its current address and telephone number and its failure to file annual reports.

No one responded to Staff's motion.

The Commission has the authority to cancel a telecommunications corporation certificate under Section 392.410.5, which states, "Any certificate of service authority may be altered or modified by the commission after notice and hearing, upon its own motion or upon application of the person or company affected."

The Commission has reviewed the application and the official file and finds that both the certificate of service authority granted to and accompanying tariff approved for Furst in case number TA-94-351 should be canceled.

**IT IS THEREFORE ORDERED:**

1. That both the certificate of service authority granted to and accompanying tariff approved for The Furst Group, Inc., in case number TA-94-351 will be canceled on April 12, 2003.
2. That this order will become effective on April 13, 2003.

3. That this case may be closed on April 14, 2003.

**BY THE COMMISSION**

**Dale Hardy Roberts**  
**Secretary/Chief Regulatory Law Judge**

( S E A L )

Bill Hopkins, Senior Regulatory Law Judge,  
by delegation of authority under  
Section 386.240, RSMo 2000,  
as currently supplemented.

Dated at Jefferson City, Missouri,  
on this 3rd day of April, 2003.

The Furst Group, Inc.

P.S.C. MO. No. 1

ORIGINAL PAGE 1

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JUL 1 1994

**MISSOURI**  
Public Service Commission

**TITLE SHEET**

**MISSOURI INTEREXCHANGE TELECOMMUNICATIONS TARIFF**

**OF**

**THE FURST GROUP, INC.**

This tariff contains the descriptions, regulations, and rates applicable to the furnishing of service and facilities for telecommunications services provided by The Furst Group, Inc. within the State of Missouri. This tariff is on file with the Missouri Public Service Commission and copies may be inspected, during normal business hours, at The Furst Group, Inc.'s principal place of business.

The Furst Group, Inc. operates as a competitive telecommunications company as defined by Case No. TO-88-142 within the State of Missouri.

**CANCELLED**

APR 13 2003

By **TD 03-319**  
Public Service Commission  
MISSOURI

**Issued: July 1, 1994**

**Effective: ~~July 1, 1994~~**

**AUG 6 1994**

**by:**

**Jeffrey L. Bockol**  
Vice President - Finance  
The Furst Group, Inc.  
459 Oakshade Road  
Shamong, NJ 08088

**FILED**

**AUG 6 1994**  
**94-351**  
**MO. PUBLIC SERVICE COMM.**

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WAIVER OF RULES AND REGULATIONS

MISSOURI

Public Service Commission

Pursuant to Case No. TA-94-351, the following Rules and regulations have been waived for purposes of offering network services as set forth herein.

Statutory Provisions

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

Commission Rules

4 CSR 240-10.020	depreciation fund income
4 CSR 240-30.010 (2) (C)	rate schedules
4 CSR 240-32.030 (1) (B)	exchange boundary maps
4 CSR 240-32.030 (1) (C)	record keeping
4 CSR 240-32.030 (2)	in-state record keeping
4 CSR 240-32.050 (3)	local office record keeping
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 charges rule
4 CSR 240-33.040 (5)	finance fee

CANCELLED

APR 13 2003

By TD-03-349  
Public Service Commission  
MISSOURI

Issued: July 1, 1994

Effective: ~~July 1, 1994~~

AUG 6 1994

by:

Jeffrey L. Bockol  
Vice President - Finance  
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459 Oakshade Road  
Shamong, NJ 08088

FILED

AUG 6 1994  
94-351  
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The Furst Group, Inc.

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MAR 15 1996

MISSOURI  
Public Service Commission

CANCELLED

(D)

APR 13 2003

by TD +03-349  
Public Service Commission  
MISSOURI

Issued: March 27, 1996

Effective: ~~March 27, 1996~~

by:

Hubert A. Streep, Director

JUN 10 1996

The Furst Group, Inc.

459 Oakshade Road

Shamong, NJ 08088

FILED

JUN 10 1996

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CHECK SHEET

MISSOURI  
Public Service Commission

The Title Page and Pages 1 to 21 inclusive, of this tariff are effective as of the date shown. Original and revised pages, as named below, contain all changes from the original tariff that are in effect on the date thereon, except as otherwise noted.

PAGE

REVISION NUMBER

ALL PAGES ORIGINAL

CANCELLED

JUN 10 1996

TAR.S.# 3

Public Service Commission  
Missouri

Issued: July 1, 1994

Effective: ~~July 1, 1994~~  
AUG 6 1994

by:

Jeffrey L. Bockol  
Vice President - Finance  
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FILED

AUG 6 1994  
94 - 351  
MO. PUBLIC SERVICE COMPO.

The Furst Group, Inc.

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TARIFF FORMAT

MISSOURI  
Public Service Commission

Page Numbering - Page numbers appear in the upper right hand corner of the page. Pages are numbered sequentially. From time to time new pages may be added to the tariff. When a new page is added between existing pages a decimal is added to the preceding page number. For example, a new page added between Pages 3 and 4 would be numbered 3.1.

CANCELLED

APR 13 2003

By TD-03-349  
Public Service Commission  
MISSOURI

Issued: July 1, 1994

Effective: ~~July 1, 1994~~

AUG 6 1994

by:

Jeffrey L. Bockol  
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FILED

AUG 6 1994  
94 - 351  
MO. PUBLIC SERVICE COM. P.



Missouri Public  
Service Commission

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**CANCELLED**

APR 13 2003

By *TD 03-349*  
Public Service Commission  
MISSOURI

Missouri Public  
Service Commission

FILED DEC 08 1999

Issued: November 8, 1999

Effective: December 8, 1999

by:

Hubert A. Streep,  
Executive Vice President  
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459 Oakshade Road  
Shamong, NJ 08088

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**CANCELLED**

DEC 08 1999

By 4th RP 5  
Public Service Commission  
MISSOURI

Issued: October 15, 1997

Effective: November 17, 1997

by:

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Issued: July 10, 1997

Effective: August 11, 1997

by:

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CANCELLED

AUG 11 1997  
By 2nd P.S. #5  
Public Service Commission  
MISSOURI

Issued: March 27, 1996

Effective: ~~March 27, 1996~~

by:

Hubert A. Streep, Director  
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JUN 10 1996

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JUN 10 1996  
BY 1st P.S. #5  
Public Service Commission  
MISSOURI

Issued: July 1, 1994

Effective: ~~July 1, 1994~~

AUG 6 1994

by:

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1.0 EXPLANATION OF TERMS AND ABBREVIATIONS

MISSOURI

Public Service Commission

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

**Authorized User** - A person, firm, corporation, or any other entity authorized by the Customer to communicate utilizing the Carrier's service.

**Customer or End User** - The person, firm, corporation or other entity which orders, cancels, amends or uses service and is responsible for payment of charges and compliance with the Company's tariff.

**Company or Carrier** - The Furst Group, Inc., unless otherwise clearly indicated by the context.

**Commission** - Public Service Commission of Missouri.

**Day** - From 8:00 AM up to but not including 5:00 PM local time Monday through Friday.

**Evening** - From 5:00 PM up to but not including 11:00 pm local time Sunday through Friday.

**Holidays** - The Company observes the following holidays: New Years Day, Independence Day, Labor Day, Thanksgiving Day and Christmas Day and Memorial Day.

**PSCM** - Public Service Commission of Missouri

**LEC** - Local Exchange Company

**Night/Weekend** - From 11:00 PM up to but not including 8:00 AM Sunday through Friday, and 8:00 AM Saturday up to but not including 5:00 PM Sunday.

Issued: July 1, 1994

Effective: ~~July 1, 1994~~

AUG 6 1994

by:

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APR 13 2003  
By TD-03349  
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P.S.C. MO. No. 1

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**1.0 EXPLANATION OF TERMS AND ABBREVIATIONS (continued)** MISSOURI  
Public Service Commission

**TFG** - Used throughout this tariff to mean The Furst Group, Inc.

**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 purpose of rating calls.

**LATA:** - Local Access and Transport Area

(N)

**INTERLATA TOLL CALL:** - Calls terminating beyond the LATA of the originating caller.

**INTRALATA TOLL CALL:** - Call terminating within the LATA of the originating caller.

**LOCAL CALL:** - Calls placed within the Local Exchange Carrier franchise area or EAS area. Local calls will be routed to the LEC and not be handled by the carrier.

(N)

**CANCELLED**

APR 13 2003

By TD-03-349  
Public Service Commission  
MISSOURI

Issued: August 22, 1996

Effective: September 23, 1996

by:

Hubert A. Streep, Director  
The Furst Group, Inc.  
459 Oakshade Road  
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SEP 23 1996

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The Furst Group, Inc.

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1.0 EXPLANATION OF TERMS AND ABBREVIATIONS (continued)

MISSOURI

Public Service Commission

**TFG** - Used throughout this tariff to mean The Furst Group, Inc.

**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 purpose of rating calls.

CANCELLED

SEP 23 1996  
BY 1st R.S. #1  
Public Service Commission  
MISSOURI

Issued: July 1, 1994

Effective: ~~July 1, 1994~~  
AUG 6 1994

by:

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2.0 RULES AND REGULATIONS

JUL 1 1994

2.1 Application of Tariff

**MISSOURI  
Public Service Commission**

2.1.1 This tariff contains the regulations and rates applicable to intrastate long distance resale telecommunications services provided by TFG for telecommunications between points within the State of Missouri.

(A) The Company may, from time to time, offer various enhanced services and information services within the State of Missouri. Such services will be provided pursuant to contract and will not be governed by this tariff.

(B) The Company may also, from time to time, offer switching and/or transmission to other telecommunications carriers, for resale to such companies' customers. The rates for any such services will be determined pursuant to contract, and Section 4 of this Tariff will not apply thereto.

2.1.2 The services of TFG are not part of a joint undertaking with any other entity providing telecommunications channels, facilities or services, but do involve the resale of the Message Toll Services (MTS) of underlying common carriers.

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

**CANCELLED**

APR 13 2003

by TFD-03-349  
Public Service Commission  
MISSOURI

Issued: July 1, 1994

Effective: ~~July 1, 1994~~

AUG 6 1994

by:

Jeffrey L. Bockol  
Vice President - Finance  
The Furst Group, Inc.  
459 Oakshade Road  
Shamong, NJ 08088

**FILED**

AUG 6 1994  
94-351  
MO. PUBLIC SERVICE COMM.

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2.0 Rules and Regulations (continued) JUL 1 1994

2.2 Use of Services

**MISSOURI  
Public Service Commission**

- 2.2.1 TFG's services may be used for any lawful purpose consistent with the transmission and switching parameters of the telecommunications facilities utilized in the provision of services.
- 2.2.2 The use of TFG's services to make calls which might reasonably be expected to frighten, abuse, torment, or harass another or in such a way as to unreasonably interfere with use by others is prohibited.
- 2.2.3 The use of TFG's services without payment for service or attempting to avoid payment for service by fraudulent means or devices, schemes, false or invalid numbers, or false calling or credit cards is prohibited.
- 2.2.4 TFG's services are available for use twenty-four hours per day, seven days per week.
- 2.2.5 TFG does not transmit messages pursuant to this tariff, but its services may be used for that purpose.
- 2.2.6 TFG's services may be denied for nonpayment of charges or for other violations of this tariff.

**CANCELLED**

APR 13 2003  
by *TD 03349*  
Public Service Commission  
MISSOURI

Issued: July 1, 1994

Effective: ~~July 1, 1994~~

AUG 6 1994

by:

Jeffrey L. Bockol  
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94 - 351  
MO. PUBLIC SERVICE COMM.

2.0 RULES AND REGULATIONS (continued)

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JUL 1 1994

2.3 Liability of TFG

MISSOURI  
Public Service Commission

- 2.3.1 TFG shall not be liable for loss or damage sustained by reason of any failure in or breakdown of facilities associated with TFG's services or for any interruption or delay of services, whatever shall be the cause of such failure, breakdown, or interruption and whether negligent or otherwise and however long it shall last. In no event shall TFG's liability for any service exceed the charges applicable under this tariff of such service.
- 2.3.2 The Company shall be indemnified and saved harmless by any Customer, user or any other entity against claims for libel, slander or the infringement of copyright arising from the material transmitted over its services; and against all other claims arising out of any act or omission of a Customer or of any other entity in connection with the services provided by the Company.
- 2.3.3 TFG is not liable for any act or omission of any entity furnishing facilities or services connected with or provided in conjunction with the services of TFG.
- 2.3.4 The Company shall not be liable for any personal injury, or death of any person or persons, and for any loss or damage sustained by reason of acts, mistakes, omissions, errors or defects in providing its services, whatever shall be the cause and whether negligent or otherwise.

Issued: July 1, 1994

Effective: ~~July 1, 1994~~

AUG 6 1994

by:

**CANCELLED**

Jeffrey L. Bockol  
Vice President - Finance  
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APR 13 2003  
TD-03-349  
Public Service Commission  
MISSOURI

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JUL 1 1994

2.0 RULES AND REGULATIONS (continued)

**MISSOURI**  
**Public Service Commission**

2.3.5 The Company shall not be liable for and shall be indemnified and saved harmless by any Customer user or other entity from any and all losses, claims, demands, suits, of other action or any liability whatever, whether suffered, made, instituted, or asserted by any Customer, user or any other entity for any personal injury to, or death of, any person or persons, and for any loss, damage, defacement or destruction of the premises of any Customer, user or any other entity or any other property whether owned or controlled by the Customer, user or others, caused or claimed to have been caused, directly or indirectly, by any act or omission of the Customer, user or others or by any installation, operation, failure to operate, maintenance, removal, presence, condition, location or use of facilities or equipment provided by TFG which is not the direct result of TFG's negligence. No agents or employees of any other entity shall be deemed to be the agents or employees of TFG.

2.3.6 TFG shall not be liable for any failure of performance due to causes beyond its control, including, without being limited to, acts of God, fires, floods or other catastrophes, national emergencies, insurrections, riots or wars, strikes, lockouts, work stoppage or other labor difficulties, acts or omissions of other carriers, and any law, order, regulation or other action of any governing authority or agency thereof.

**CANCELLED**

APR 13 2003

By **TD-03-349**  
**Public Service Commission**  
**Missouri**

Issued: July 1, 1994

Effective: ~~July 1, 1994~~

AUG 6 1994

by:

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Vice President - Finance  
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459 Oakshade Road  
Shamong, NJ 08088

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MO. PUBLIC SERVICE COMMISSION

2.0 RULES AND REGULATIONS (continued)

REC'D MAY 24 1999

(N)

- 2.3.7 The Furst Group will make reasonable efforts to cure any material failure to provide service caused solely by year 2000 defects and/ or errors in Furst's hardware, software, system, etc. Due to the interdependence among telecommunications providers and the interrelationship with non-Furst service processes, equipment and systems, Furst is not responsible for failures caused by the customer, other telecommunications companies as defined by Missouri statute or customer premises equipment. In addition, Furst does not ensure compatibility between Furst and non-Furst services used by the customer. Information contained on Furst's Internet website and/or information provided to parties upon request regarding the Year 2000 readiness of products and services offered by Furst are "Year 2000 Readiness Disclosures" as defined by the Year 2000 Information and Readiness Disclosure Act of 1998 (Public Law 105-271, 112 Stat. 2386, a U.S. Statute) enacted on October 19, 1998.

(N)

**CANCELLED**

APR 19 2003  
by TD 03-349  
Public Service Commission  
MISSOURI

Issued: May 24, 1999

Effective: June 24, 1999

by:

Hubert A. Streep,  
Executive Vice President  
The Furst Group, Inc.,  
459 Oakshade Road  
Shamong, NJ 08088

~~Missouri Public~~  
~~Service Commission~~

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2.0 RULES AND REGULATIONS (continued)

JUL 1 1994

MISSOURI

2.4 Responsibilities of the Customer or Subscriber, ~~Public Service Commission~~

- 2.4.1 The Customer is responsible for placing any necessary orders; for complying with tariff regulations; and for assuring that users comply with tariff regulations. The Customer shall ensure compliance with any applicable laws, regulations, orders or other requirements (as they exist from time to time) of any governmental entity relating to services provided or made available by the Customer to Authorized Users. The Customer is also responsible for the payment of charges for calls originated at the Customer's numbers.
- 2.4.2 The Customer is responsible for charges incurred for special construction and/or special facilities which the Customer requests and which are ordered by TFG on the Customer's behalf.
- 2.4.3 If required for the provision of TFG services, the Customer must provide any equipment space, supporting structure, conduit and electrical power without charge to the Company.
- 2.4.4 The Customer is responsible for arranging access to its premises at times mutually agreeable to the Company and the Customer when required for the Company personnel to install, repair, maintain, program, inspect or remove equipment associated with the provision of TFG's services.

CANCELLED

APR 13 2003

TD-03-349  
Public Service Commission  
Effective 1/1/94

Issued: July 1, 1994

AUG 6 1994

by:

Jeffrey L. Bockol  
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94-354  
MO. PUBLIC SERVICE COM. 11

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2.0 RULES AND REGULATIONS (continued)

MISSOURI  
Public Service Commission

2.4.5 The Customer shall ensure that the equipment and/or system is properly interfaced with TFG facilities or services, that the signals emitted into the TFG network are of the proper mode, bandwidth, power, and signal level for the intended use of the Customer in compliance with the criteria set forth in this tariff, and that the signals do not damage equipment, injure personnel, or degrade service to other Customers. If the Federal Communications Commission or some other appropriate certifying body certifies terminal equipment as being technically acceptable for direct electrical connection with interstate communications service, TFG will permit such equipment to be connected with its channels without the use of protective interface devices.

If the customer fails to maintain the equipment and/or the system properly, with resulting imminent harm to TFG equipment, personnel, or the quality of service to other Customers, TFG may, upon written notice, require the use of protective equipment at the Customer's expense. If this fails to produce satisfactory quality and safety, TFG may, upon written notice, terminate the Customer's service.

2.4.6 The Customer must pay the Company for replacement or repair of damage to the equipment or facilities of the Company caused by negligence or willful act of the Customer, users, or others, by improper use of the services, or by use of equipment provided by the Customer, users, or others.

2.4.7 The Customer must pay for the loss through theft of any TFG equipment installed at Customer's premises.

Issued: July 1, 1994

Effective: ~~July 1, 1994~~

AUG 6 1994

by:

Jeffrey L. Bockol  
Vice President - Finance  
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TD-03-349  
Public Service Commission  
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2.0 RULES AND REGULATIONS (continued)

MISSOURI  
Public Service Commission

- 2.4.8 The Customer or Authorized User is responsible for payment of the charges set forth in this tariff.
- 2.4.9 The Customer or Authorized User is responsible for compliance with the applicable regulations set forth in this tariff.
- 2.4.10 The Customer or Authorized User is responsible for identifying the station, party, or person with whom communications is desired and/or made at the called number.

2.5 Cancellation or Interruption of Services

- 2.5.1 Without incurring liability, TFG may immediately discontinue services to a Customer or may withhold the provision of ordered or contracted services:
- (A) For nonpayment of any sum due TFG for more than thirty days after issuance of the bill for the amount due,
  - (B) For violation of any of the provisions of this tariff,
  - (C) For violation of any law, rule, regulation or policy of any governing authority having jurisdiction over the Company's services, or
  - (D) By reason of any order or decision of a court, public service commission or federal regulatory body or other governing authority prohibiting TFG from furnishing its services.

Issued: July 1, 1994

Effective: ~~July 1, 1994~~  
AUG 6 1994

by:

Jeffrey L. Bockol  
Vice President - Finance  
The Furst Group, Inc.  
459 Oakshade Road  
Shamong, NJ 08088

CANCELLED

APR 13 2003  
TD-03-349  
by Public Service Commission  
MISSOURI

FILED

AUG 6 1994  
94-351  
MO. PUBLIC SERVICE COMM.



2.0 RULES AND REGULATIONS (continued) REC'D MAY 24 1999

2.5.2 Without incurring liability, TFG may interrupt the provision of services at any time in order to perform tests and inspections to assure compliance with tariff regulations and the proper installation and operation of Customer and Company's equipment and services and may continue such interruption until any items of non-compliance or improper equipment operation so identified are rectified.

2.5.3 Service may be discontinued by TFG, without notice to the Customer, by blocking traffic to certain countries, cities or NXX exchanges, or by blocking calls using a call screening method which generates a network message not allowing calls to complete, when TFG deems it necessary to take such action to prevent unlawful use of its service. TFG will restore service as soon as it can be provided without undue risk.

2.6 Contested Charges

For consideration of any disputed charge, a user must submit in writing to TFG, within 30 days of the date the bill is issued, the call details and the bases for any requested adjustment. TFG will promptly investigate and advise the user as to its findings and disposition. Any undisputed charges must be paid on a timely basis.

2.7 Deposits

The Company does not require a deposit from the Customer.

2.8 Taxes

All state and local taxes (e.g., gross receipts tax, sales tax, municipal utilities tax) are billed separately from the quoted rates.

2.9 Payphone Use Surcharge

(N)

An undiscountable payphone use surcharge of \$.35 shall apply to each coinless call which Furst can identify as being placed from a domestic payphone by or to the customer or its permitted user. This includes, but is not limited to, calls placed with a Furst calling card, pre-paid calling card, collect calls and calls placed to 800 numbers. This charge is in addition to standard tariffed usage charges and is for the use of the payphone instrument to access Furst's service.

(N)

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10-03-349

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MISSOURI

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Effective: June 24, 1999

by:

Hubert A. Streep,  
Executive Vice President  
The Furst Group, Inc.  
459 Oakshade Road  
Shamong, NJ 08088

Missouri Public  
Service Commission

FILED JUN 24 1999

**CANCELLED**

The Furst Group, Inc.

P.S.C. MO. No. 1

JUN 24 1999  
By ISRS #15  
Public Service Commission  
MISSOURI

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JUL 1 1994

**2.0 RULES AND REGULATIONS (continued)**

**MISSOURI**

**Public Service Commission**

**2.5.2** Without incurring liability, TFG may interrupt the provision of services at any time in order to perform tests and inspections to assure compliance with tariff regulations and the proper installation and operation of Customer and Company's equipment and services and may continue such interruption until any items of non-compliance or improper equipment operation so identified are rectified.

**2.5.3** Service may be discontinued by TFG, without notice to the Customer, by blocking traffic to certain countries, cities or NXX exchanges, or by blocking calls using a call screening method which generates a network message not allowing calls to complete, when TFG deems it necessary to take such action to prevent unlawful use of its service. TFG will restore service as soon as it can be provided without undue risk.

**2.6 Contested Charges**

For consideration of any disputed charge, a user must submit in writing to TFG, within 30 days of the date the bill is issued, the call details and the bases for any requested adjustment. TFG will promptly investigate and advise the user as to its findings and disposition. Any undisputed charges must be paid on a timely basis.

**2.7 Deposits**

The Company does not require a deposit from the Customer.

**2.8 Taxes**

All state and local taxes (e.g., gross receipts tax, sales tax, municipal utilities tax) are billed separately from the quoted rates.

Issued: July 1, 1994

Effective: ~~July 1, 1994~~

AUG 6 1994

by:

Jeffrey L. Bockol  
Vice President - Finance  
The Furst Group, Inc.  
459 Oakshade Road  
Shamong, NJ 08088

**FILED**

AUG 6 1994

94 - 351

MO. PUBLIC SERVICE COMMR.

JUL 1 1994

3.0 DESCRIPTION OF SERVICE OFFERED

**MISSOURI  
Public Service Commission**

3.1 General

Service is offered to business Customers and is available on a presubscription basis from equal access originating end offices only. When a Customer elects to use Calling Card service, calls may be initiated from any location from which the caller can dial the appropriate access codes.

3.2 Calculation of Distance

Usage charges for all mileage sensitive products are based on the airline distance between rate centers associated with the originating and terminating points of the call. The airline mileage between rate centers is determined by applying the formula below to the vertical and horizontal coordinates associated with the rate centers involved. TFG uses the rate centers and associated vertical and horizontal coordinates that are produced by Bell Communications Research in their NPA-NXX V & H Coordinates Tape and NECA Tariff FCC No. 4.

FORMULA =

$$\sqrt{\frac{(V1 - V2)^2}{10} + \frac{(H1 - H2)^2}{10}}$$

**CANCELLED**

APR 13 2003

by **JD-03349**  
**Public Service Commission**  
**MISSOURI**

Issued: July 1, 1994

Effective: ~~August 6, 1994~~  
AUG 6 1994

by:

Jeffrey L. Bockol  
Vice President - Finance  
The Furst Group, Inc.  
459 Oakshade Road  
Shamong, NJ 08088

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AUG 6 1994  
34 351  
MO. PUBLIC SERVICE COMMR.

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3.0 DESCRIPTION OF SERVICE OFFERED (continued)

OCT 10 1997

3.3 Timing of Calls

- 3.3.1 Long distance usage charges are based on the actual usage of TFG's network. The Company will determine that a call has been established through industry standard answer detection methods, including hardware answer detection.
- 3.3.2 Chargeable time for a call ends upon disconnection by either party.
- 3.3.3 For billing provided directly by the Company, the minimum call duration and initial period is 18 seconds for all intrastate direct dialed calls unless otherwise specified by this tariff. For billing provided directly by the Company, the additional period is measured and rounded to the next higher 6 second increment unless otherwise specified by this tariff. (T)
- 3.3.4 For billing provided by the Local Exchange Carrier of the Customer, the minimum call duration and initial period is 60 seconds (1 minute) and the additional period is measured in 60 second (1 minute) increments. (T)
- 3.3.5 No charges apply for incomplete calls. If a Customer believes he or she has been incorrectly billed for an incomplete call, the Company will, upon written notification, investigate the circumstances of the call and issue a credit when appropriate. (T)

3.4 Service Offerings

TFG offers its services to Customers at equal access end offices. All services are available twenty-four hours per day, seven days a week.

Issued: October 15, 1997

Effective: November 17, 1997

by:

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Hubert A. Streep,  
Executive Vice President  
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459 Oakshade Road  
Shamong, NJ 08088

**FILED**

NOV 17 1997

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TD-03-349  
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Public Service Commission

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JUL - 7 1997

3.0 DESCRIPTION OF SERVICE OFFERED (continued)

3.3 Timing of Calls

3.3.1 Long distance usage charges are based on the actual usage of TFG's network. The Company will determine that a call has been established through industry standard answer detection methods, including hardware answer detection.

3.3.2 Chargeable time for a call ends upon disconnection by either party.

3.3.3 For billing provided directly by the Company, the minimum call duration and initial period is 18 seconds for all intrastate direct dialed calls. For billing provided directly by the Company, the additional period is measured and rounded to the next higher 6 second increment.

(T)

3.3.4 For billing provided by the Local Exchange Carrier of the Customer, the minimum call duration and initial period is 60 seconds (1 minute) and the additional period is measured in 60 second (1 minute) increments.

(T)

3.3.5 No charges apply for incomplete calls. If a Customer believes he or she has been incorrectly billed for an incomplete call, the Company will, upon written notification, investigate the circumstances of the call and issue a credit when appropriate.

3.4 Service Offerings

TFG offers its services to Customers at equal access end offices. All services are available twenty-four hours per day, seven days a week.

Issued: July 10, 1997

by:

Hubert A. Streep,  
Executive Vice President  
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459 Oakshade Road  
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**CANCELLED**  
NOV 17 1997  
2nd P.S.C. #17  
Missouri Public Service Commission

Effective August 11, 1997

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Public Service Commission

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3.0 DESCRIPTION OF SERVICE OFFERED (continued)

MISSOURI

Public Service Commission

3.3 Timing of Calls

- 3.3.1 Long distance usage charges are based on the actual usage of TFG's network. The Company will determine that a call has been established through industry standard answer detection methods, including hardware answer detection.
- 3.3.2 Chargeable time for a call ends upon disconnection by either party.
- 3.3.3 The minimum call duration and initial period for billing purposes is 18 seconds for all intrastate direct dialed calls.
- 3.3.4 Unless otherwise specified in this tariff, for billing purposes usage is measured and rounded to the next higher 6 second increment.
- 3.3.5 No charges apply for incomplete calls. If a Customer believes he or she has been incorrectly billed for an incomplete call, the Company will, upon written notification, investigate the circumstances of the call and issue a credit when appropriate.

3.4 Service Offerings

TFG offers its services to Customers at equal access end offices. All services are available twenty-four hours per day, seven days a week.

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Issued: July 1, 1994

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by:

Jeffrey L. Bockol  
Vice President - Finance  
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459 Oakshade Road  
Shamong, NJ 08088

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AUG 6 1994  
94 - 351  
MO. PUBLIC SERVICE COMMISSION

The Furst Group, Inc.

P.S.C. MO. No. 1

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AUG 23 1996

**3.0 DESCRIPTION OF SERVICE OFFERED (continued)**

**MISSOURI**

**Public Service Commission**

**3.5 TFG Calling Card Service**

Customers of TFG Calling Card Service may place calls while away from home or office by dialing a 10 digit code plus a 4 digit PIN number. assigned to the Customer. Calls are then completed on direct dialed basis. Usage charges and per call service charges apply. No minimum billing, nonrecurring charges or fixed monthly charges apply to this service.

**3.6 Inbound Switched Service (800 or 888)**

Receives inbound Intrastate calls on regular local telephone lines.

**3.7 Inbound Dedicated Service (800 or 888)**

Receives inbound Intrastate calls on Dedicated Access Lines using 800 or 888 number(s).

**3.8 Prepaid Telephone Card Service**

The Furst Group, Inc. Prepaid Telephone Card Service provides an outbound voice grade communications service for calls charged to a Furst Group Prepaid Telephone Card. Customers can use the Prepaid Telephone Card to complete Direct Dialed intrastate and interstate calls. Customers can purchase Prepaid Telephone Cards containing 30 minutes for \$10.00 each. After the initial purchase of the card, customers can re-charge the Prepaid Telephone Card at a rate of \$.25 per minute with a minimum re-charge of \$10.00 (40 minutes).

(N)

(N)

**CANCELLED**

APR 13 2003

by **TD-03-349**  
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**MISSOURI**

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Effective: September 23, 1996

by:

Hubert A. Streep, Director  
The Furst Group, Inc.  
459 Oakshade Road  
Shamong, NJ 08088

**FILED**

SEP 23 1996

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3.0 DESCRIPTION OF SERVICE OFFERED (continued)

MAR 15 1996

3.5 TFG Calling Card Service

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Public Service Commission

Customers of TFG Calling Card Service may place calls while away from home or office by dialing a 10 digit code plus a 4 digit PIN number, assigned to the Customer. Calls are then completed on direct dialed basis. Usage charges and per call service charges apply. No minimum billing, nonrecurring charges or fixed monthly charges apply to this service.

3.6 Inbound Switched Service (800 or 888)

(N)

Receives inbound Intrastate calls on regular local telephone lines.

3.7 Inbound Dedicated Service (800 or 888)

Receives inbound Intrastate calls on Dedicated Access Lines using 800 or 888 number(s).

(N)

CANCELLED

SEP 23 1996  
BY 2 and R.S.#18  
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Effective: ~~March 27, 1996~~ JUN 10 1996

by:

Hubert A. Streep, Director  
The Furst Group, Inc.  
459 Oakshade Road  
Shamong, NJ 08088

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JUN 10 1996

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3.0 DESCRIPTION OF SERVICE OFFERED (continued)

JUL 1 1994

3.5 TFG Calling Card Service

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Public Service Commission

Customers of TFG Calling Card Service may place calls while away from home or office by dialing a 10 digit code plus a 4 digit PIN number. assigned to the Customer. Calls are then completed on direct dialed basis. Usage charges and per call service charges apply. No minimum billing, nonrecurring charges or fixed monthly charges apply to this service.

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JUN 10 1995  
BY *1st R. S. 18*  
Public Service Commission  
MISSOURI

Issued: July 1, 1994

Effective: ~~July 1, 1994~~

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by:

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Vice President - Finance  
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459 Oakshade Road  
Shamong, NJ 08088

FILED

AUG 6 1994  
94 3 5 1  
MO. PUBLIC SERVICE COMM.

3.0 DESCRIPTION OF SERVICE OFFERED (continued)

Missouri Public  
Service Commission

REC'D NOV 08 1999

3.9 Virtual Wats Service

Virtual Wats Service is a resold telecommunications service utilizing AT&T as the underlying carrier. This service includes such features as outbound switched and dedicated calling, inbound (800 or 888) switched and dedicated calling, calling card calling and directory assistance services.

3.10 FiberWats Service

FiberWats Service is a resold telecommunications service utilizing Sprint as the underlying carrier. This service includes such features as outbound switched and dedicated calling, inbound (800 or 888) switched and dedicated calling, calling card calling and directory assistance services.

3.11 Furst Prepaid Long Distance Service

Furst prepaid long distance service is an optional 1+/011+ direct dial long distance service wherein customers submit payments in advance.

(N)

(N)

CANCELLED

APR 13 2003

by TD-03-349  
Missouri Public  
Service Commission  
MISSOURI

FILED DEC 08 1999

Issued: November 8, 1999

Effective: December 8, 1999

by:

Hubert A. Streep,  
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459 Oakshade Road  
Shamong, NJ 08088

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JUL - 7 1997

3.0 DESCRIPTION OF SERVICE OFFERED (continued)

MO. PUBLIC SERVICE COMMISSION (N)

3.9 Virtual Wats Service

Virtual Wats Service is a resold telecommunications service utilizing AT&T as the underlying carrier. This service includes such features as outbound switched and dedicated calling, inbound (800 or 888) switched and dedicated calling, calling card calling and directory assistance services.

3.10 FiberWats Service

FiberWats Service is a resold telecommunications service utilizing Sprint as the underlying carrier. This service includes such features as outbound switched and dedicated calling, inbound (800 or 888) switched and dedicated calling, calling card calling and directory assistance services.

(N)

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DEC 08 1999  
By 1st RP 18.1  
Public Service Commission  
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by:

Hubert A. Streep,  
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Shamong, NJ 08088

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Public Service Commission

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JUL - 7 1997

4.0 VIRTUAL WATS RATES

MO. PUBLIC SERVICE COMMISSION

4.1 General

Each Customer is charged individually for each call placed through the Company. Charges are computed on an airline mileage basis as described in Section 3.2 of this tariff.

Rates vary by mileage band, time of day and call duration.

Customers are billed based on their use of The Furst Group, Inc. long distance service. Unless specified in the service description section of this tariff, no installation charges apply.

CANCELLED

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Missouri Public Service Commission  
MISSOURI

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by:

Hubert A. Streep,  
Executive Vice President  
The Furst Group, Inc.  
459 Oakshade Road  
Shamong, NJ 08088

FILED

AUG 11 1997

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Public Service Commission

The Furst Group, Inc.

P.S.C. MO. No. 1

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4.0 RATES

JUL 1 1994

4.1 General

MISSOURI  
Public Service Commission

Each Customer is charged individually for each call placed through the Company. Charges are computed on an airline mileage basis as described in Section 3.2 of this tariff.

Rates vary by mileage band, time of day and call duration.

Customers are billed based on their use of The Furst Group, Inc. long distance service. Unless specified in the service description section of this tariff, no installation charges apply.

CANCELLED

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MISSOURI

Issued: July 1, 1994

Effective: ~~August 1, 1994~~  
AUG 6 1994

by:

Jeffrey L. Bockol  
Vice President - Finance  
The Furst Group, Inc.  
459 Oakshade Road  
Shamong, NJ 08088

FILED

AUG 6 1994  
94 - 351  
MO. PUBLIC SERVICE COM.

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JUL - 7 1997

## 4.0 VIRTUAL WATS RATES (continued) MO. PUBLIC SERVICE COMMISSION

## 4.2 Time of Day Rate Periods

The appropriate rates apply for day, evening and night/weekend calls based on the following chart.

	MON	TUES	WEDS	THURS	FRI	SAT	SUN
8:00 AM TO 5:00 PM*	DAYTIME RATE PERIOD						
5:00 PM TO 11:00 PM*	EVENING/NIGHT/WEEKEND RATE PERIOD					<b>CANCELLED</b>  APR 13 2003 FD-03-349 Public Service Commission MISSOURI	
11:00 PM TO 8:00 AM*							

\* to, but not including

## 4.3 Holiday Rates

The evening rate applies to the following holidays unless a lower rate would normally apply.

New Year's Day	-	January 1
Independence Day	-	July 4
Labor Day	-	As nationally observed
Thanksgiving Day	-	As nationally observed
Christmas Day	-	December 25
Memorial Day	-	As nationally observed

Issued: July 10, 1997

Effective: August 11, 1997

by:

Hubert A. Streep,  
Executive Vice President  
The Furst Group, Inc.  
459 Oakshade Road  
Shamong, NJ 08088

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AUG 11 1997

MISSOURI  
Public Service Commission

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JUL 1 1994

## 4.0 Rates (continued)

**MISSOURI**  
Public Service Commission

## 4.2 Time of Day Rate Periods

The appropriate rates apply for day, evening and night/weekend calls based on the following chart.

	MON	TUES	WEDS	THURS	FRI	SAT	SUN
8:00 AM TO 5:00 PM*	DAYTIME RATE PERIOD						
5:00 PM TO 11:00 PM*	EVENING/NIGHT/WEEKEND RATE PERIOD						<b>CANCELLED</b>
11:00 PM TO 8:00 AM*							

\* to, but not including

AUG 11 1997

By Let R.S. #20  
Public Service Commission  
**MISSOURI**

## 4.3 Holiday Rates

The evening rate applies to the following holidays unless a lower rate would normally apply.

New Year's Day	-	January 1
Independence Day	-	July 4
Labor Day	-	As nationally observed
Thanksgiving Day	-	As nationally observed
Christmas Day	-	December 25
Memorial Day	-	As nationally observed

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Effective: ~~July 1, 1994~~  
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Jeffrey L. Bockol  
Vice President - Finance  
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Shamong, NJ 08088

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AUG 6 1994  
94 - 351  
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## 4.0 VIRTUAL WATS RATES (continued)

MO. PUBLIC SERVICE COMMISSION  
(T)

## 4.4 Outbound One - Plus Service

(T)

(D)

## SWITCHED ACCESS

This schedule applies to calls between two on-network stations which use local exchange service access lines or between an on-network station which uses a local exchange service access line and an off-network station within the State of Missouri.

(N)

Calls are billed in 6 second increments with 18 seconds minimum, except for Local Exchange Company billing which will be in 60 second (1 minute) increments [see Page 17, Section 3.3.4 of this tariff]. The 60 second (1 minute) rate is ten (10) times the 6 second increments shown below.

Rate per initial 18 second minimum and additional 6 second increments:

(N)

## InterLATA

Rate Mileage	1 <sup>ST</sup> 18 Seconds or Fraction		Additional 6 Seconds or Fraction	
	Day	Evening Night/Weekend	Day	Evening Night/Weekend
0-292	\$0.0720	\$0.0612	\$0.0240	\$0.0204
293-430	\$0.0720	\$0.0612	\$0.0240	\$0.0204
431+	\$0.0720	\$0.0612	\$0.0240	\$0.0204

## IntraLATA

Rate Mileage	1 <sup>ST</sup> 18 Seconds or Fraction		Additional 6 Seconds or Fraction	
	Day	Evening Night/Weekend	Day	Evening Night/Weekend
0-292	\$0.0720	\$0.0612	\$0.0240	\$0.0204
293-430	\$0.0720	\$0.0612	\$0.0240	\$0.0204
431+	\$0.0720	\$0.0612	\$0.0240	\$0.0204

Monthly Service Charge = \$5.00

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Effective: August 11, 1997

by:

CANCELLED

Hubert A. Streep,  
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459 Oakshade Road  
Shamong, NJ 08088

FILED

APR 13 2003  
by T003-349  
Public Service Commission  
MISSOURI

AUG 11 1997  
MISSOURI  
Public Service Commission



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## 4.0 RATES (continued)

## 4.4 TFG Usage Rates

AUG 23 1996

Intrastate Long Distance Rate Table

MISSOURI  
Public Service Commission

## SWITCHED ACCESS

## InterLATA

(T)

<u>Rate Mileage</u>	<u>1st 18 Seconds or Fraction</u>		<u>Additional 6 seconds or Fraction</u>	
	<u>Day</u>	<u>Evening Night/Weekend</u>	<u>Day</u>	<u>Evening Night/Weekend</u>
0 - 292	\$.0720	\$.0612	\$.0240	\$.0204
293-430	\$.0720	\$.0612	\$.0240	\$.0204
431 +	\$.0720	\$.0612	\$.0240	\$.0204

## IntraLATA

(N)

<u>Rate Mileage</u>	<u>1st 18 Seconds or Fraction</u>		<u>Additional 6 seconds or Fraction</u>	
	<u>Day</u>	<u>Evening Night/Weekend</u>	<u>Day</u>	<u>Evening Night/Weekend</u>
0 - 292	\$.0720	\$.0612	\$.0240	\$.0204
293-430	\$.0720	\$.0612	\$.0240	\$.0204
431 +	\$.0720	\$.0612	\$.0240	\$.0204

(N)

Monthly Service Charge = \$5.00

**CANCELLED**

(L)

AUG 11 1997  
By 3rd R.S. #21  
Public Service Commission  
MISSOURI

(L)

Issued: August 22, 1996

Effective: September 23, 1996

by:

Hubert A. Streep, Director

The Furst Group, Inc.

459 Oakshade Road

Shamong, NJ 08088

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SEP 23 1996

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## 4.0 RATES (continued)

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## 4.4 TFG Usage Rates

MAR 15 1996

Intrastate Long Distance Rate Table

## SWITCHED ACCESS

MISSOURI  
Public Service Commission

<u>Rate Mileage</u>	<u>1st 18 Seconds or Fraction</u>		<u>Additional 6 seconds or Fraction</u>		
	<u>Day</u>	<u>Evening Night/Weekend</u>	<u>Day</u>	<u>Evening Night/Weekend</u>	
0 - 292	\$.0720	\$.0612	\$.0240	\$.0204	(I)
293-430	\$.0720 (R)	\$.0612 (I)	\$.0240 (R)	\$.0204 (I)	
431 +	\$.0720	\$.0612	\$.0240	\$.0204	(R)

Monthly Service Charge = \$5.00

## DEDICATED ACCESS

<u>Rate Mileage</u>	<u>1st 18 Seconds or Fraction</u>		<u>Additional 6 seconds or Fraction</u>		
	<u>Day</u>	<u>Evening Night/Weekend</u>	<u>Day</u>	<u>Evening Night/Weekend</u>	
0 - 292	\$.0429	\$.0351	\$.0143	\$.0117	(I)
293-430	\$.0429	\$.0351	\$.0143	\$.0117	(R)
431 +	\$.0429	\$.0351	\$.0143	\$.0117	(R)

Monthly Service Charge = \$20.00

## 4.5 Calling Card Service Rates

## 4.5.1 General

Calling Card Service allows Customers to place calls using primary place of residence or business. Customers must dial a 10 digit code plus a 4 digit PIN number, and the destination telephone service number when using the service. A per-call service charge applies in addition to the per-minute usage rates.

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BY 2nd R.S. # 21  
Public Service Commission  
MISSOURI  
JUN 10 1996 FILED

Issued: March 27, 1996

Effective: April 27, 1996

by:

Hubert A. Streep, Director  
The Furst Group, Inc.  
459 Oakshade Road  
Shamong, NJ 08088

JUN 10 1996

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## 4.0 RATES (continued)

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## 4.4 TFG Usage Rates

Intrastate Long Distance Rate Table

MISSOURI  
Public Service Commission

## SWITCHED ACCESS

<u>Rate Mileage</u>	<u>1st 18 Seconds or Fraction</u>		<u>Additional 6 seconds or Fraction</u>	
	<u>Day</u>	<u>Evening Night/Weekend</u>	<u>Day</u>	<u>Evening Night/Weekend</u>
0 - 292	\$.0693	\$.0511	\$.0231	\$.0185
293-430	\$.0757	\$.0606	\$.0252	\$.0202
431 +	\$.0841	\$.0673	\$.0280	\$.0224

Monthly Service Charge = \$5.00

## DEDICATED ACCESS

<u>Rate Mileage</u>	<u>1st 18 Seconds or Fraction</u>		<u>Additional 6 seconds or Fraction</u>	
	<u>Day</u>	<u>Evening Night/Weekend</u>	<u>Day</u>	<u>Evening Night/Weekend</u>
0 - 292	\$.0414	\$.0311	\$.0138	\$.0104
293-430	\$.0472	\$.0354	\$.0157	\$.0118
431 +	\$.0559	\$.0419	\$.0186	\$.0140

Monthly Service Charge = \$20.00

CANCELLED

## 4.5 Calling Card Service Rates

## 4.5.1 General

Calling Card Service allows Customers to place calls using primary place of residence or business. Customers must dial a 10 digit code plus a 4 digit PIN number, and the destination telephone service number when using the service. A per-call service charge applies in addition to the per-minute usage rates.

JUN 10 1994  
BY Lot R. S. #21  
Public Service Commission  
MISSOURI

Issued: July 1, 1994

Effective: ~~July 1, 1994~~

AUG 6 1994

by:

Jeffrey L. Bockol  
Vice President - Finance  
The Furst Group, Inc.  
459 Oakshade Road  
Shamong, NJ 08088

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AUG 6 1994  
94 - 351  
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## 4.0 VIRTUAL WATS RATES (continued)

OCT 10 1997

## DEDICATED ACCESS

This schedule applies to calls between an on-network station which uses a special access line and either an on-network station which uses a local exchange service access line or an off-network station within the State of Missouri.

MO. PUBLIC SERVICE COMM

(D)

(D)

Rate per initial 18 second minimum and add'l 6 second increments:

## InterLATA

Rate Mileage	1 <sup>ST</sup> 18 Seconds or Fraction		Additional 6 Seconds or Fraction	
	Day	Evening Night/Weekend	Day	Evening Night/Weekend
0-292	\$0.0429	\$0.0351	\$0.0143	\$0.0117
293-430	\$0.0429	\$0.0351	\$0.0143	\$0.0117
431+	\$0.0429	\$0.0351	\$0.0143	\$0.0117

## IntraLATA

Rate Mileage	1 <sup>ST</sup> 18 Seconds or Fraction		Additional 6 Seconds or Fraction	
	Day	Evening Night/Weekend	Day	Evening Night/Weekend
0-292	\$0.0429	\$0.0351	\$0.0143	\$0.0117
293-430	\$0.0429	\$0.0351	\$0.0143	\$0.0117
431+	\$0.0429	\$0.0351	\$0.0143	\$0.0117

Monthly Service Charge = \$20.00

## 4.5 Calling Card Service Rates

## 4.5.1

## General

Calling Card Service allows Customers to place calls using primary place of residence or business. Customers must dial a 10 digit code plus a 4 digit PIN number, and the destination telephone service number when using the service. A per-call service charge applies in addition to the per-minute usage rates.

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Effective: November 17, 1997

by:

Hubert A. Streep,  
Executive Vice President  
The Furst Group, Inc.  
459 Oakshade Road  
Shamong, NJ 08088

**FILED**

NOV 17 1997

MISSOURI  
Public Service Commission

**CANCELLED**

APR 13 2003

TD-03-349  
By Public Service Commission  
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## 4.0 VIRTUAL WATS RATES (continued)

(T)

MO. PUBLIC SERVICE COMMISSION

## DEDICATED ACCESS

This schedule applies to calls between an on-network station which uses a special access line and either an on-network station which uses a local exchange service access line or an off-network station within the State of Missouri.

(N)

Calls are billed in 6 second increments with 18 seconds minimum, except for Local Exchange Company billing which will be in 60 second (1 minute) increments [see Page 17, Section 3.3.4 of this tariff]. The 60 second (1 minute) rate is ten (10) times the 6 second increments shown below.

Rate per initial 18 second minimum and add'l 6 second increments:

(N)

## InterLATA

Rate Mileage	1 <sup>ST</sup> 18 Seconds or Fraction		Additional 6 Seconds or Fraction	
	Day	Evening Night/Weekend	Day	Evening Night/Weekend
0-292	\$0.0429	\$0.0351	\$0.0143	\$0.0117
293-430	\$0.0429	\$0.0351	\$0.0143	\$0.0117
431+	\$0.0429	\$0.0351	\$0.0143	\$0.0117

## IntraLATA

Rate Mileage	1 <sup>ST</sup> 18 Seconds or Fraction		Additional 6 Seconds or Fraction	
	Day	Evening Night/Weekend	Day	Evening Night/Weekend
0-292	\$0.0429	\$0.0351	\$0.0143	\$0.0117
293-430	\$0.0429	\$0.0351	\$0.0143	\$0.0117
431+	\$0.0429	\$0.0351	\$0.0143	\$0.0117

Monthly Service Charge = \$20.00

## 4.5 Calling Card Service Rates

## 4.5.1 General

Calling Card Service allows Customers to place calls using primary place of residence or business. Customers must dial a 10 digit code plus a 4 digit PIN number, and the destination telephone service number when using the service. A per-call service charge applies in addition to the per-minute usage rates.

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by:

Hubert A. Streep,  
Executive Vice President  
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Shamong, NJ 08088

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AUG 11 1997

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Public Service Commission

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Public Service Commission  
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## 4.0 RATES (continued)

## DEDICATED ACCESS

AUG 23 1996 (M)

## InterLATA

Rate Mileage	1st 18 Seconds or Fraction		Additional 6 seconds or Fraction		
	<u>Day</u>	<u>Evening Night/Weekend</u>	<u>Day</u>	<u>Evening Night/Weekend</u>	
0 - 292	\$.0429	\$.0351	\$.0143	\$.0117	
293-430	\$.0429	\$.0351	\$.0143	\$.0117	
431 +	\$.0429	\$.0351	\$.0143	\$.0117	(M)

## IntraLATA

Rate Mileage	1st 18 Seconds or Fraction		Additional 6 seconds or Fraction		
	<u>Day</u>	<u>Evening Night/Weekend</u>	<u>Day</u>	<u>Evening Night/Weekend</u>	
0 - 292	\$.0429	\$.0351	\$.0143	\$.0117	
293-430	\$.0429	\$.0351	\$.0143	\$.0117	
431 +	\$.0429	\$.0351	\$.0143	\$.0117	(N)

Monthly Service Charge = \$20.00

(M)

## 4.5 Calling Card Service Rates

## 4.5.1 General

Calling Card Service allows Customers to place calls using primary place of residence or business. Customers must dial a 10 digit code plus a 4 digit PIN number, and the destination telephone service number when using the service. A per-call service charge applies in addition to the per-minute usage rates.

**CANCELLED**

(M)

AUG 11 1997

By 1st R.S. #21.1  
Public Service Commission  
MISSOURI

Issued: August 22, 1996

Effective: September 23, 1996

**FILED**

by:

Hubert A. Streep, Director  
The Furst Group, Inc.  
459 Oakshade Road  
Shamong, NJ 08088

SEP 23 1996

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## 4.0 VIRTUAL WATS RATES (continued)

OCT 10 1997

**CANCELLED**

4.5.2

## Calling Card Service Charge

This charge applies to each call in a minute usage charges listed below. Usage discounts do not apply to the service charge.

Service charge per call \$0.65

**NO PUBLIC SERVICE COMM**

## INTRASTATE CALLING CARD RATES

Calls are billed in 6 second increments with 18 seconds minimum, except for Local Exchange Company billing which will be in 60 second (1 minute) increments [see Page 17, Section 3.3.4 of this tariff]. The 60 second (1 minute) rate is ten (10) times the 6 second increments shown below.

Rate per initial 18 second minimum and additional 6 second increments:

Rate Mileage	1 <sup>ST</sup> 18 Seconds or Fraction		Additional 6 Seconds or Fraction	
	Day	Evening Night/Weekend	Day	Evening Night/Weekend
0-292	\$0.0778	\$0.0663 (I)	\$0.0259	\$0.0221
293-430	\$0.0778	\$0.0663 (I)	\$0.0259	\$0.0221
431+	\$0.0778	\$0.0663 (I)	\$0.0259	\$0.0221

## 4.6 Long Distance Directory Assistance

A Long Distance Directory Assistance charge applies when the caller accesses the Company's network by dialing 1 + Area Code + 555-1212 to place a request for a telephone number. The charge applies to each inquiry regardless of whether the Directory Assistance bureau is able to supply a listed number. A credit allowance will be provided upon request for any Directory Assistance charge for which the Customer experiences poor transmission quality, is cut off, receives an incorrect telephone number, or misdials.

Directory Assistance Charge - Per Inquiry  
\$0.75

Issued: October 15, 1997

Effective: November 17, 1997

by:

Hubert A. Streep,  
Executive Vice President  
The Furst Group, Inc.  
459 Oakshade Road  
Shamong, NJ 08088

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## 4.0 VIRTUAL WATS RATES (continued)

10. PUBLIC SERVICE COM.

## 4.5.2 Calling Card Service Charge

This charge applies to each call in addition to the per minute usage charges listed below. Usage discounts do not apply to the service charge. (T)

Service charge per call \$0.65

## INTRASTATE CALLING CARD RATES

Calls are billed in 6 second increments with 18 second minimum commission except for Local Exchange Company billing which Public Service Commission (N) second (1 minute) increments [see Page 17, Section 3.3.4 of this tariff]. The 60 second (1 minute) rate is ten (10) times the 6 second increments shown below.

Rate per initial 18 second minimum and additional 6 second increments: (N)

Rate Mileage	1 <sup>ST</sup> 18 Seconds or Fraction		Additional 6 Seconds or Fraction	
	Day	Evening Night/Weekend	Day	Evening Night/Weekend
0-292	\$0.0778	\$0.0661	\$0.0259	\$0.0221
293-430	\$0.0778	\$0.0661	\$0.0259	\$0.0221
431+	\$0.0778	\$0.0661	\$0.0259	\$0.0221

## 4.6 Long Distance Directory Assistance

A Long Distance Directory Assistance charge applies when the caller accesses the Company's network by dialing 1 + Area Code + 555-1212 to place a request for a telephone number. The charge applies to each inquiry regardless of whether the Directory Assistance bureau is able to supply a listed number. A credit allowance will be provided upon request for any Directory Assistance charge for which the Customer experiences poor transmission quality, is cut off, receives an incorrect telephone number, or misdials.

Directory Assistance Charge - Per Inquiry  
\$0.75

Issued: July 10, 1997

Effective: August 11, 1997

by:

Hubert A. Streep,  
Executive Vice President  
The Furst Group, Inc.  
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Shamong, NJ 08088

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Public Service Commission



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## 4.0 RATES (continued)

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## 4.5.2 Calling Card Service Charge

MAR 15 1996

This charge applies to each call in <sup>Missouri</sup> ~~Public Service Commission~~ the per minute usage charges listed in section 4.5.1 above. Usage discounts do not apply to the service charge.

Service charge per call \$0.50

## INTRASTATE CALLING CARD RATES

Rate Mileage	1st 18 Seconds		Additional 6 seconds	
	Day	E/N/W	Day	E/N/W
0 - 292	\$.0778 (I)	\$.0661 (I)	\$.0259 (I)	\$.0221 (I)
293-430	\$.0778 (R)	\$.0661 (I)	\$.0259 (R)	\$.0221 (I)
431 +	\$.0778 (I)	\$.0661 (I)	\$.0259 (I)	\$.0221 (I)

## 4.6 Long Distance Directory Assistance

A Long Distance Directory Assistance charge applies when the caller accesses the Company's network by dialing 1 + Area Code + 555-1212 to place a request for a telephone number. The charge applies to each inquiry regardless of whether the Directory Assistance bureau is able to supply a listed number. A credit allowance will be provided upon request for any Directory Assistance charge for which the Customer experiences poor transmission quality, is cut off, receives an incorrect telephone number, or misdials.

Directory Assistance Charge -

AUG 11 1997  
Per Inquiry  
By 2nd R.S. 22  
Public Service Commission  
MISSOURI (I)

Issued: March 27, 1996

Effective: ~~March 27, 1996~~

by:

Hubert A. Streep, Director  
The Furst Group, Inc.  
459 Oakshade Road  
Shamong, NJ 08088

JUN 10 1996

MO. PUBLIC SERVICE COMM

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## 4.0 RATES (continued)

JUL 1 1994

## 4.5.2 Calling Card Service Charge

**MISSOURI  
Public Service Commission**

This charge applies to each call in addition to the per minute usage charges listed in section 4.5.1 above. Usage discounts do not apply to the service charge.

Service charge per call \$0.50

## INTRASTATE CALLING CARD RATES

Rate Mileage	1st 18 Seconds		Additional 6 seconds	
	Day	E/N/W	Day	E/N/W
0 - 292	.0748	.0598	.0250	.0200
293-430	.0818	.0654	.0272	.0218
431 +	.0599	.0531	.0200	.0177

## 4.6 Long Distance Directory Assistance

A Long Distance Directory Assistance charge applies when the caller accesses the Company's network by dialing 1 + Area Code + 555-1212 to place a request for a telephone number. The charge applies to each inquiry regardless of whether the Directory Assistance bureau is able to supply a listed number. A credit allowance will be provided upon request for any Directory Assistance charge for which the Customer experiences poor transmission quality, is cut off, receives an incorrect telephone number, or misdials.

Per Inquiry

Directory Assistance Charge -

\$0.65

**CANCELLED**

JUN 10 1994  
BY *1st P.S. #22*  
Public Service Commission  
MISSOURI

Issued: July 1, 1994

Effective: ~~July 1, 1994~~

AUG 6 1994

by:

Jeffrey L. Bockol  
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459 Oakshade Road  
Shamong, NJ 08088

**FILED**

AUG 6 1994  
94-351  
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## 4.0 VIRTUAL WATS RATES (continued)

OCT 10 1997

## 4.7 Inbound (800 or 888) Usage Rates

MO. PUBLIC SERVICE COMM

a. Switched (800 or 888) Usage Rates

Rate Mileage	1st 30 Seconds		Each Additional Second	
	Day	Even/Night Weekend	Day	Even/Night Weekend
0+	\$0.1300	\$0.1300	\$0.0043	\$0.0043

Monthly recurring service charge \$20.00 (N)

b. Dedicated (800 or 888) Usage Rates

Rate Mileage	1st 30 Seconds		Each Additional Second	
	Day	Even/Night Weekend	Day	Even/Night Weekend
0+	\$0.0650	\$0.0650	\$0.0022	\$0.0022

Monthly recurring service charge \$50.00 (N)

**CANCELLED**

APR 13 2003  
TD 03349  
Public Service Commission  
MISSOURI

Issued: October 15, 1997

Effective: November 17, 1997

by:

Hubert A. Streep,  
Executive Vice President  
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459 Oakshade Road  
Shamong, NJ 08088

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Public Service Commission

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## 4.0 VIRTUAL WATS RATES (continued)

MO. PUBLIC SERVICE COMMISSION

## 4.7 Inbound (800 or 888) Usage Rates

(T)

a. Switched (800 or 888) Usage Rates

(T)

Rate Mileage	1st 30 Seconds		Each Additional Second	
	Day	Even/Night Weekend	Day	Even/Night Weekend
0+	\$0.1300	\$0.1300	\$0.0043	\$0.0043

b. Dedicated (800 or 888) Usage Rates

(T)

Rate Mileage	1st 30 Seconds		Each Additional Second	
	Day	Even/Night Weekend	Day	Even/Night Weekend
0+	\$0.0650	\$0.0650	\$0.0022	\$0.0022

CANCELLED

(L)

NOV 17 1997  
By 2nd R.S. #23  
Public Service Commission  
MISSOURI

(L)

Issued: July 10, 1997

Effective: August 11, 1997

by:

Hubert A. Streep,  
Executive Vice President  
The Furst Group, Inc.  
459 Oakshade Road  
Shamong, NJ 08088

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AUG 11 1997

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Public Service Commission

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**RECEIVED****4.7 Inbound Usage Rates**

AUG 23 1996

a. Switched Usage Rates

MISSOURI  
Public Service Commission

<u>Rate Mileage</u>	<u>1st 30 Seconds</u>		<u>Each Additional Second</u>	
	<u>Day</u>	<u>Even/Night Weekend</u>	<u>Day</u>	<u>Even/Night Weekend</u>
0+	\$.1300	\$.1300	\$.0043	\$.0043

b. Dedicated Usage Rates

<u>Rate Mileage</u>	<u>1st 30 Seconds</u>		<u>Each Additional Second</u>	
	<u>Day</u>	<u>Even/Night Weekend</u>	<u>Day</u>	<u>Even/Night Weekend</u>
0+	\$.0650	\$.0650	\$.0022	\$.0022

**4.8 Furst Prepaid Telephone Card Rates**

Maximum Rate  
Per Minute of Usage

<u>Day</u>	<u>Evening</u>	<u>Night</u>
\$0.35	\$0.35	\$0.35

(N)

(N)

**CANCELLED**  
AUG 11 1997  
By 2nd R.S. # 23  
Public Service Commission  
MISSOURI

Issued: August 22, 1996

Effective: September 23, 1996

by:

Hubert A. Streep, Director  
The Furst Group, Inc.  
459 Oakshade Road  
Shamong, NJ 08088

**FILED**

SEP 23 1996

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MAR 15 1996

## 4.7 Inbound Usage Rates

MISSOURI  
Public Service Commission (N)a. Switched Usage Rates

Rate Mileage	1st 30 Seconds		Each Additional Second	
	<u>Day</u>	<u>Even/Night Weekend</u>	<u>Day</u>	<u>Even/Night Weekend</u>
0+	\$.1300	\$.1300	\$.0043	\$.0043

b. Dedicated Usage Rates

Rate Mileage	1st 30 Seconds		Each Additional Second	
	<u>Day</u>	<u>Even/Night Weekend</u>	<u>Day</u>	<u>Even/Night Weekend</u>
0+	\$.0650	\$.0650	\$.0022	\$.0022

(N)

**CANCELLED**SEP 23 1996  
BY 1st R.S. # 23  
Public Service Commission  
MISSOURIJUN 10 1996 **FILED**

Issued: March 27, 1996

Effective: ~~April 27, 1996~~

by:

Hubert A. Streep, Director  
The Furst Group, Inc.  
459 Oakshade Road  
Shamong, NJ 08088

JUN 10 1996

MO. PUBLIC SERVICE COMM

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**5.0 FIBERWATS RATES**

MO. PUBLIC SERVICE COM.

**5.1 General**

Each customer is charged individually for each call placed through the Company. Charges are computed on an airline mileage basis as described in Calculation of Distance of this tariff.

Rates vary by mileage band, time of day and call duration.

Customers are billed based on their use of The Furst Group, Inc. long distance service. Unless specified in the service description section of this tariff, no installation charges apply.

**5.2 Time Of Day Rate Periods**

The appropriate rates apply for day, evening and night/weekend calls based on the following chart:

	MON	TUES	WEDS	THURS	FRI	SAT	SUN
8:00 AM TO 5:00 PM*	DAYTIME RATE PERIOD						
5:00 PM TO 11:00 PM*	EVENING/NIGHT/WEEKEND RATE PERIOD						
11:00 PM TO 8:00 AM*							

**CANCELLED**

APR 13 2003

\*to, but not including

Public Service Commission  
MISSOURI

(N)

Issued: July 10, 1997

Effective: August 11, 1997

by:

Hubert A. Streep,  
Executive Vice President  
The Furst Group, Inc.  
459 Oakshade Road  
Shamong, NJ 08088

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5.0 FIBERWATS RATES (continued)

MO. PUBLIC SERVICE COMM (N)

5.3 Holiday Rates

The evening rate applies to the following holidays unless a lower rate would normally apply.

New Year's Day	-	January 1	
Independence Day	-	July 4	
Labor Day	-	As Nationally Observed	
Thanksgiving Day	-	As Nationally Observed	
Christmas Day	-	December 25	
Memorial Day	-	As Nationally Observed	(N)

CANCELLED

APR 13 2003

TD-03-349  
Public Service Commission  
MISSOURI

Issued: July 10, 1997

Effective: August 11, 1997

by:

Hubert A. Streep,  
Executive Vice President  
The Furst Group, Inc.  
459 Oakshade Road  
Shamong, NJ 08088

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AUG 11 1997

MISSOURI  
Public Service Commission



JUL - 7 1997

(N)

## 5.0 FIBERWATS RATES (continued)

## 5.4 Outbound One-Plus Service

MO. PUBLIC SERVICE COMM

## SWITCHED ACCESS

This schedule applies to calls between two on-network stations which use local exchange service access lines or between an on-network station which uses a local exchange service access line and an off-network station within the State of Missouri.

Calls are billed in 6 second increments with 18 seconds minimum, except for Local Exchange Company billing which will be in 60 second (1 minute) increments [see Page 17, Section 3.3.4 of this tariff]. The 60 second (1 minute) rate is ten (10) times the 6 second increments shown below.

Rate per initial 18 second minimum and add'l 6 second increments:

## InterLATA

Rate Mileage	1st 18 Seconds or Fraction		Additional 6 Seconds or Fraction	
	Evening		Evening	
	Day	Night/Weekend	Day	Night/Weekend
0+	\$0.0612	\$0.0612	\$0.0204	\$0.0204

## IntraLATA

Rate Mileage	1st 18 Seconds or Fraction		Additional 6 Seconds or Fraction	
	Evening		Evening	
	Day	Night/Weekend	Day	Night/Weekend
0+	\$0.0456	\$0.0456	\$0.0152	\$0.0152

Monthly recurring charge: \$5.00 per account

(N)

Issued: July 10, 1997

Effective: August 11, 1997

by:

Hubert A. Streep,  
Executive Vice President  
The Furst Group, Inc.  
459 Oakshade Road  
Shamong, NJ 08088

**FILED**

AUG 11 1997

MISSOURI  
Public Service Commission

CANCELLED

APR 13 2003  
TD03-349  
Public Service Commission  
MISSOURI

## 5.0 FIBERWATS RATES (continued)

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## DEDICATED ACCESS

OCT 10 1997

This schedule applies to calls between an on-network station which uses a special access line and either an on-network station which uses a local exchange service access line or an off-network station within the State of Missouri.

**CANCELLED**

APR 13 2003

By **TD-03-349**  
Public Service Commission  
MISSOURI

(D)

(D)

Rate per initial 18 second minimum and add'l 6 second increments:

## InterLATA

Rate Mileage	1st 18 Seconds or Fraction		Additional 6 Seconds or Fraction	
	Evening		Evening	
	Day	Night/Weekend	Day	Night/Weekend
0+	\$0.0354	\$0.0354	\$0.0118	\$0.0118

## IntraLATA

Rate Mileage	1st 18 Seconds or Fraction		Additional 6 Seconds or Fraction	
	Evening		Evening	
	Day	Night/Weekend	Day	Night/Weekend
0+	\$0.0354	\$0.0354	\$0.0118	\$0.0118

Monthly access fees and service charges vary by Customer location and may be assessed by the Local Telephone Company or underlying carrier. These may be billed directly to the Customer by the Local Telephone Company or at the Customer's request, by The Furst Group with no mark up from actual cost.

(T)

(T)

Issued: October 15, 1997

Effective: November 17, 1997

by:

Hubert A. Streep,  
Executive Vice President  
The Furst Group, Inc.  
459 Oakshade Road  
Shamong, NJ 08088

**FILED**

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## 5.0 FIBERWATS RATES (continued)

MO. PUBLIC SERVICE COM (N)

## DEDICATED ACCESS

This schedule applies to calls between an on-network station which uses a special access line and either an on-network station which uses a local exchange service access line or an off-network station within the State of Missouri.

Calls are billed in 6 second increments with 18 seconds minimum, except for Local Exchange Company billing which will be in 60 second (1 minute) increments [see Page 17, Section 3.3.4 of this tariff]. The 60 second (1 minute) rate is ten (10) times the 6 second increments shown below.

Rate per initial 18 second minimum and add'l 6 second increments:

## InterLATA

Rate Mileage	1st 18 Seconds or Fraction		Additional 6 Seconds or Fraction	
	Day	Night/Weekend	Day	Night/Weekend
0+	\$0.0354	\$0.0354	\$0.0118	\$0.0118

## IntraLATA

Rate Mileage	1st 18 Seconds or Fraction		Additional 6 Seconds or Fraction	
	Day	Night/Weekend	Day	Night/Weekend
0+	\$0.0354	\$0.0354	\$0.0118	\$0.0118

Monthly recurring charge: \$20.00 per account

(N)

Issued: July 10, 1997

Effective: August 11, 1997

by:

Hubert A. Streep,  
Executive Vice President  
The Furst Group, Inc.  
459 Oakshade Road  
Shamong, NJ 08088

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## 5.0 FIBERWATS RATES (continued)

OCT 10 1997

## 5.5 Calling Card Rates

## 5.5.1 General

**MO. PUBLIC SERVICE COMM**

Calling Card service allows Customers to place calls using primary place of residence or business. Customers must dial a 10 digit code plus 4 digit PIN number and the destination telephone service number when using the service. A per - call service charge applies in addition to the per minute usage rates.

## 5.5.2 Calling Card Service Charge

This charge applies to each call in addition to the per minute usage charges listed below. Usage discounts do not apply to the service charge.

Service charge per call: \$0.55 (I)

**INTRASTATE CALLING CARD RATES**

Calling Card calls placed by Customers that have subscribed to Furst's calling card service prior to the date of this filing will be billed in 6 second increments with 18 seconds minimum for one year from the effective date of the tariff. Calling Card calls placed by Customers that have subscribed to Furst's calling card service as of the date of this filing will be billed in 60 second (1 minute) increments. Local Exchange Company billing will be in 60 second (1 minute) increments [see Page 17, Section 3.3.4 of this tariff]. The 60 second (1 minute) rate, which applies to Local Exchange Company billing and to calls placed by Customers that have subscribed to Furst's calling card service as of the date of this filing, is ten (10) times the 6 second increments shown below. (T)

Rate	1st 18 Seconds or Fraction		Additional 6 Seconds or Fraction	
	Day	Evening Night/Weekend	Day	Evening Night/Weekend
Mileage				
0+	\$0.0684	\$0.0684	\$0.0228	\$0.0228

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## 5.0 FIBERWATS RATES (continued)

MO. PUBLIC SERVICE COMMISSION

## 5.5 Calling Card Rates

## 5.5.1 General

Calling Card service allows Customers to place calls using primary place of residence or business. Customers must dial a 10 digit code plus 4 digit PIN number and the destination telephone service number when using the service. A per-call service charge applies in addition to the per minute usage rates.

## 5.5.2 Calling Card Service Charge

This charge applies to each call in addition to the per minute usage charges listed below. Usage discounts do not apply to the service charge.

Service charge per call: \$0.50

## INTRASTATE CALLING CARD RATES

Calls are billed in 6 second increments with 18 seconds minimum, except for Local Exchange Company billing which will be in 60 second (1 minute) increments [see Page 17, Section 3.3.4 of this tariff]. The 60 second (1 minute) rate is ten (10) times the 6 second increments shown below.

Rate Mileage	1st 18 Seconds or Fraction		Additional 6 Seconds or Fraction	
	Day	Evening Night/Weekend	Day	Evening Night/Weekend
0+	\$0.0684	\$0.0684	\$0.0228	\$0.0228

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5.0 FIBERWATS RATES (continued)

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5.6 Long Distance Directory Assistance

A long distance Directory Assistance charge applies when the caller accesses the Company's network by dialing 1 + Area Code + 555-1212 to place a request for a telephone number. The charge applies to each inquiry regardless of whether the Directory Assistance bureau is able to supply a listed number. A credit will be issued for any Directory Assistance charge for which the customer experiences poor transmission quality, is cut off, receives an incorrect telephone number, or misdials.

Per Inquiry

Directory Assistance Charge -

\$0.75

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## 5.0 FIBERWATS RATES (continued)

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## 5.7 Inbound(800 or 888) Usage Rates

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a. Inbound (800 or 888) Switched Usage Rates

		1 <sup>st</sup> 30 Seconds		Each Additional Second	
Rate		Evening		Evening	
<u>Mileage</u>	<u>Day</u>	<u>Night/Weekend</u>	<u>Day</u>	<u>Night/Weekend</u>	
0+	\$0.1140	\$0.1140	\$0.0038	\$0.0038	(I)
Monthly recurring service charge					\$20.00 (N)

b. Inbound (800 or 888) Dedicated Usage Rates

		1 <sup>st</sup> 30 Seconds		Each Additional Second	
Rate		Evening		Evening	
<u>Mileage</u>	<u>Day</u>	<u>Night/Weekend</u>	<u>Day</u>	<u>Night/Weekend</u>	
0+	\$0.0565	\$0.0565	\$0.0019	\$0.0019	
Monthly recurring service charge					\$50.00 (N)

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## 5.0 FIBERWATS RATES (continued)

MO. PUBLIC SERVICE COMMISSION (N)

## 5.7 Inbound(800 or 888) Usage Rates

a. Inbound (800 or 888) Switched Usage Rates

Rate Mileage	1 <sup>st</sup> 30 Seconds		Each Additional Second	
	Day	Evening Night/Weekend	Day	Evening Night/Weekend
0+	\$0.0925	\$0.0925	\$0.0031	\$0.0031

b. Inbound (800 or 888) Dedicated Usage Rates

Rate Mileage	1 <sup>st</sup> 30 Seconds		Each Additional Second	
	Day	Evening Night/Weekend	Day	Evening Night/Weekend
0+	\$0.0565	\$0.0565	\$0.0019	\$0.0019

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6.0 COMMERCIAL AFFILIATION PROGRAM

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6.1 General

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This section contains the regulations applicable to the Commercial Affiliation Program. (see section 6.4 following for applicable rates)

6.2 Availability of Service

The following rates apply to residential and small business customers. To qualify for this service, Customers must be members of trade associations or commercial organizations. Customers may also qualify if they are individuals within an industry profession or business classification. Service shall be obtained by responding to an advertisement or promotional offering or by calling a toll free number in response to such solicitation.

6.3 Application of Charges

Customers of this calling plan may place as many calls as desired at the specified rates. No minimum monthly usage is required.

6.4 Rates and Charges

The following rates apply for all times of day, seven days a week, for all distances. Calls will be billed at 18 second initial increment with 6 second additional increments.

Rate	Initial 18 Seconds or Fraction		Each Additional 6 Seconds or Fraction	
	Day	Eve/Night Weekend	Day	Eve/Night Weekend
<u>Mileage</u>				
0+	\$0.0423	\$0.0423	\$0.0141	\$0.0141
Monthly Recurring Fee			\$2.00	

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MO. PUBLIC SERVICE COMM

FURST PREPAID TELEPHONE CARD RATES

(T) (M)

Maximum Rate  
Per Minute of Usage

<u>Day</u>	<u>Evening</u>	<u>Night</u>
\$0.35	\$0.35	\$0.35

(M)

THE FURST GROUP SPECIAL PROMOTIONAL OFFERINGS

The company may from time to time engage in special promotional offerings limited to certain dates, times or locations designed to attract new subscribers or increase subscriber usage. The company will not have special promotional offerings for more than 90 days in any 12 month period. These promotions will be subject to prior notification and approval by the Missouri PSC. In all such cases, the rates charged will not exceed those specified in this Tariff.

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THE FURST GROUP SPECIAL PROMOTIONAL OFFERINGS

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Public Service Commission (N)

The company may from time to time engage in special promotional offerings limited to certain dates, times or locations designed to attract new subscribers or increase subscriber usage. The company will not have special promotional offerings for more than 90 days in any 12 month period. These promotions will be subject to prior notification and approval by the Missouri PSC. In all such cases, the rates charged will not exceed those specified in this Tariff.

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Hubert A. Streep, Director  
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459 Oakshade Road  
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MO. PUBLIC SERVICE COMM

THE FURST GROUP TELECONFERENCE SERVICE

(N)

1. **Teleconference Service Description**

The Furst Group Teleconference Service provides communications between two or more stations connected to an audio bridge with the assistance of a teleconference operator.

2. **Billing**

Charges accrued by using teleconference service are billed to the telephone number of the originator of the conference call or billed to another number, if it is acceptable to that party.

3. **Timing Of Calls**

3.1 Chargeable time of a conference call begins when all participants are connected and ends for each individual station when that station disconnects.

3.2 Chargeable time for ports joining the conference call already in progress begins when they are connected by a teleconference operator.

4. **Rates And Charges**

4.1 Charges for teleconference service calls are per minute and per port usage, rounded to the next highest full minute.

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4. Rates And Charges (continued)

4.2 Dial - In Service: Each participant dials into the conference via a standard telephone number and pays their own long distance costs. A teleconference operator will ask for the designator of the call and place the participant into the call. The initiating party pays all usage charges for each line.

Dial - In Service Rates

Bridging Usage Rate Per Minute, Per Line, All Time Periods, Domestic Interstate and Intrastate Calling	\$0.21
--	--------

4.3 Dial - Out Service: Each participant is called by a teleconference operator and placed into the conference. The initiating party pays all usage charges for each line.

Dial - Out Service Rates

Bridging Usage Rate Per Minute, Per Line, All Time Periods, Domestic Interstate and Intrastate Calling	\$0.39
--	--------

4.4 800/888 Dial - In: Participants dial in via an 800/888 number. A teleconference operator will ask for the designated moderator of the call and place the participant into the call. The initiating party pays all usage charges for each line.

800/888 Dial - In

Bridging Usage Rate Per Minute, Per Line, All Time Periods, Domestic Interstate and Intrastate Calling	\$0.39
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FURST PREPAID LONG DISTANCE SERVICE

Missouri Public  
Service Commission (N)

REC'D NOV 08 1999

1. DESCRIPTION

Furst prepaid long distance service is an optional 1+/011+ direct dial long distance service wherein customers submit payments in advance.

The advance payments are placed in the consumer's account and are depleted as long distance charges, applicable surcharges, taxes and fees are accrued. If during any month, the total of charges exceed the monthly advance payments, the customer will hear an announcement that there is no credit available, and the customer will not be able to complete 1+/011+ calls until additional advance payments are received. In addition, several minutes in advance of the depletion of the prepayment, the customer will be advised via announcement. If a consumer does not utilize the full amount of the monthly prepayment, the remaining balance will carry over to subsequent months until the balance is depleted.

2. Billing

Charges are billed in full minute increments.

3. Rates and Charges:

\$.25 cents per minute, 24 hours a day, seven days a week.

Monthly recurring fee: \$5.00 monthly fee.

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