

The Furst Group, Inc.

The Furst Group, Inc.

KENTUCKY P.S.C. TARIFF

ORIGINAL PAGE 1

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THE FURST GROUP, INC.  
of  
459 Oakshade Road  
Vincentown, New Jersey 08088

RATES, RULES and REGULATIONS for FURNISHING  
RESALE TELECOMMUNICATIONS SERVICES

Filed with the  
PUBLIC SERVICE COMMISSION OF KENTUCKY

PUBLIC SERVICE COMMISSION  
OF KENTUCKY  
EFFECTIVE

MAR 31 1994

Issued:

by:

Jeffrey L. Bockol  
Chief Financial Officer  
The Furst Group, Inc.  
459 Oakshade Road  
Vincentown, NJ 08088

PURSUANT TO KAR 5:011,  
SECTION 9 (1)

BY: *Steve L. Hill*  
PUBLIC SERVICE COMMISSION MANAGER

**CHECK SHEET**

The Title Page and Pages 1 to 26 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.

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Issued: October 27, 1999

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by:

Hubert A. Streep,  
 Executive Vice President  
 The Furst Group, Inc.  
 459 Oakshade Road  
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EXPLANATION OF SYMBOLS

(N)

- (C) - To signify changed conditions or regulation
- (D) - To signify discontinued rate, regulation or condition
- (I) - To signify increase
- (L) - To signify that material has been transferred to another sheet or place in the tariff
- (M) - To signify that material has been transferred from another sheet of place in the tariff
- (N) - To signify new rate, regulation, condition or sheet
- (O) - To signify no change\*
- (R) - To signify reduction
- (T) - To signify a change in text for clarification

\* The use of the symbol "O" shall be discretionary unless its use in the interest of clarity is evident or specifically requested by the Commission.

(N)

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by:

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PUBLIC SERVICE COMMISSION  
OF KENTUCKY  
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FEB 06 1996

PURSUANT TO 807 KAR 5:011,  
SECTION 9(1)

BY: Jordan C. Neal  
FOR THE PUBLIC SERVICE COMMISSION

The Furst Group, Inc.

KENTUCKY P.S.C. TARIFF

ORIGINAL PAGE 3

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**TARIFF FORMAT**

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.

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PURSUANT TO 807 KAR 5:011,  
SECTION 9(1)

Issued:

by:

Jeffrey L. Bockol  
Chief Financial Officer  
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BY: *George A. Hill*  
PUBLIC SERVICE COMMISSION MANAGER

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1.0 EXPLANATION OF TERMS AND ABBREVIATIONS

**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** - The Kentucky Public Service Commission.

**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.

**KPSC** - Kentucky Public Service Commission.

**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.

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SECTION 9(1)  
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2.0 RULES AND REGULATIONS

2.1 Application of Tariff

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 Kentucky.

(A) The Company may, from time to time, offer various enhanced services and information services within the State of Kentucky. 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.

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MAR 31 1994

PURSUANT TO 807 KAR 5:011,  
SECTION 9(1)

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2.0 RULES AND REGULATIONS (continued)

2.2 Use of Services

- 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.

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PURSUANT TO 807 KAR 5:011,  
SECTION 9(1),

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2.0 RULES AND REGULATIONS (continued)

2.3 Liability of TFG

- 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.

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PURSUANT TO 807 KAR 5:011,  
SECTION 9(1)  
BY: *George L. Hill*  
PUBLIC SERVICE COMMISSION MANAGER

2.0 RULES AND REGULATIONS (continued)

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.

The Furst Group, Inc. shall not be liable to any customer, authorized user or third party for failures caused by the transition to the Year 2000. Furst has, and will continue to make diligent efforts to ensure that our customers receive the services specified in this tariff before, during and after the Year 2000. Due to Furst's reliance on the equipment and facilities

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PURSUANT TO 807 KAR 5011,  
SECTION 9(1)

BY: Stephan D. Bell  
SECRETARY OF THE COMMISSION

(N)

Issued: May 19, 1999

Effective: May 21, 1999

by:

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

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**RULES AND REGULATIONS (continued)**

**2.3 Liability of The Furst Group**

**2.37 (continued)**

of other companies and their processes, Furst shall not be held responsible for damages of any nature, including consequential damages, due to, but not limited to, failures or interruptions to systems, switches, transmission facilities, computers and related equipment maintained by, provided by, or operated by either Furst or other third parties, including, but not limited to underlying carriers, local exchange companies, customers and other competitors. 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)

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SECRETARY OF THE COMMISSION

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2.0 RULES AND REGULATIONS (continued)

claims and rights to recover damages thereof, so it is the duty of the courts to determine the validity of the exculpatory provisions of this tariff.

2.4 Responsibilities of the Customer or Subscriber

- 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.

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PURSUANT TO 307 KAR 5:011,  
SECTION 9(1)

BY: Sharon L. Hill  
PUBLIC SERVICE COMMISSION MANAGER

2.0 RULES AND REGULATIONS (continued)

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.

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MAR 31 1994

PURSUANT TO 307 KAR 5:011,  
 SECTION 9 (1)

BY: *[Signature]*  
 PUBLIC SERVICE COMMISSION MANAGER

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2.0 RULES AND REGULATIONS (continued)

- 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, on 10 days prior written notice to the Customer, 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.

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PURSUANT TO 807 KAR 5:011,  
SECTION 9(1)

BY: *George L. Hill*  
PUBLIC SERVICE COMMISSION MANAGER

**2.0 RULES AND REGULATIONS (continued)**

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**

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 a ~~public service~~ use of the payphone instrument to access Furst's service.

PUBLIC SERVICE COMMISSION  
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MAY 21 1999

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Issued: May 19, 1999 BY: Stephan Bue Effective: May 21, 1999

SECRETARY OF THE COMMISSION

by:

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

3.0 DESCRIPTION OF SERVICE OFFERED

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 =

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

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SECTION 9 (1)

BY: George L. Hill  
PUBLIC SERVICE COMMISSION MANAGER



3.0 DESCRIPTION OF SERVICE OFFERED (continued)

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.

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(N)

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SEP 02 1996

PURSUANT TO 807 KAR 5.011,  
SECTION 9(1)

BY: Jordan C. Neal  
FOR THE PUBLIC SERVICE COMMISSION

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

**3.9 Virtual Wats Service**

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

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FIRST REVISED PAGE 18  
CANCELS ORIGINAL PAGE 18

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4.0 VIRTUAL WATS RATES

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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.

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PURSUANT TO 807 KAR 5.011,  
SECTION 9 (1)  
BY: Phyllis Lammie  
DIRECTOR, RATES & RESEARCH DIV.

4.0 VIRTUAL WATS RATES (continued)

(T)

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						
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

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 SECTION 9 (1)  
 BY: Phillip Linnin  
 DIRECTOR, RATES & RESEARCH DIV

4.0 VIRTUAL WATS RATES (continued)

4. Outbound One - Plus Service

4.4.1 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 Kentucky.

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 16, Section 3.3.4 of this tariff]. The 60 second (1 minute) rate is ten (10) times the 6 second increments shown below.

InterLATA

Rate Mileage	1st 18 Seconds		Additional 6 seconds	
	Even/Night		Even/Night	
	Day	Weekend	Day	Weekend
0-292	\$.0582	\$.0519	\$.0194	\$.0173
293-430	\$.0582	\$.0519	\$.0194	\$.0173
431+	\$.0582	\$.0519	\$.0194	\$.0173

IntraLATA

Rate Mileage	1st 18 Seconds		Additional 6 seconds	
	Even/Night		Even/Night	
	Day	Weekend	Day	Weekend
0-292	\$.0558	\$.0510	\$.0186	\$.0170
293-430	\$.0558	\$.0510	\$.0186	\$.0170
431+	\$.0558	\$.0510	\$.0186	\$.0170

Monthly recurring fee per account: \$5.00

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JUN 25 1997

by:

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

PURSUANT TO 807 KAR 5.011,  
 SECTION 9 (1)  
 BY: *Phyllis Larkin*  
 DIRECTOR, RATES & RESEARCH DIV.

4.0 VIRTUAL WATS RATES (continued)

4.4.2 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 Kentucky.

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 (D)

<b>InterLATA</b>				
Rate	1 <sup>ST</sup> 18 Seconds		Additional 6 Seconds	
	Day	Even/Night	Day	Even/Night
<u>Mileage</u>	<u>Day</u>	<u>Weekend</u>	<u>Day</u>	<u>Weekend</u>
0-292	\$.0357	\$.0321	\$.0119	\$.0107
293-430	\$.0357	\$.0321	\$.0119	\$.0107
431+	\$.0357	\$.0321	\$.0119	\$.0107

<b>IntraLATA</b>				
Rate	1 <sup>ST</sup> 18 Seconds		Additional 6 Seconds	
	Day	Even/Night	Day	Even/Night
<u>Mileage</u>	<u>Day</u>	<u>Weekend</u>	<u>Day</u>	<u>Weekend</u>
0 - 292	\$.0357	\$.0321	\$.0119	\$.0107
293-430	\$.0357	\$.0321	\$.0119	\$.0107
431+	\$.0357	\$.0321	\$.0119	\$.0107

Monthly recurring fee per account: \$20.00

PUBLIC SERVICE COMMISSION  
 OF KENTUCKY  
 EFFECTIVE

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SEP 29 1997

by:

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 459 Oakshade Road  
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PURSUANT TO 807 KAR 5:011,  
 SECTION 9(1)  
 BY: Stephan Bee  
 SECRETARY OF THE COMMISSION

4.0 VIRTUAL WATS RATES (continued)

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.

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 seconds minimum, except for Local Exchange Company billing which will be in 60 second (1 minute) increments [see Page 16, 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	1 <sup>ST</sup> 18 Seconds		Additional 6 Seconds	
	Day	Even/Night Weekend	Day	Even/Night Weekend
0+	\$ .0629	\$ .0561	\$ .0210	\$ .0187

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SECTION 9 (1)  
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4.0 VIRTUAL WATS RATES (continued)

(T)

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	-	\$0.85

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PURSUANT TO 807 KAR 5.011,  
SECTION 9 (1)  
BY: Phyllis Larkin  
DIRECTOR, RATES & RESEARCH DIV

4.0 VIRTUAL WATS RATES (continued)

4.7 Inbound (800 or 888) Usage Rates (T)

a. Inbound Switched Usage Rates

Rate Per Hour of Usage			
<u>Day</u>	<u>Evening</u>	<u>Night</u>	
\$15.00	\$15.00	\$15.00	
Monthly recurring service charge		\$20.00	(T)

b. Inbound Dedicated Usage Rates

Rate Per Hour of Usage			
<u>Day</u>	<u>Evening</u>	<u>Night</u>	
\$11.63	\$10.65	\$10.00	
Monthly recurring service charge		\$50.00	(T)

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SECTION 9(1)  
BY: Stephan O Bee  
SECRETARY OF THE COMMISSION

5.0 FIBERWATS RATES

(N)

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 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

5.2 Time Of Day Rate Period

Day, evening and night/weekend rates apply for the following products based on the following chart:

All Services:

	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*							

\*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 at the rate in effect in that boundary for each portion of the call.

(N)

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BY: *Phyllis Larkin*  
DIRECTOR/RATES & RESEARCH DIV

5.0 FIBERWATS RATES (continued)

(N)

5.3 Outbound One - Plus Service

5.3.1 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 Kentucky.

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 16, Section 3.3.4 of this tariff]. The 60 second (1 minute) rate is ten (10) times the 6 second increments shown below.

InterLATA

	<u>Initial 18 Seconds</u>		<u>Each Add'l 6 Seconds</u>	
<u>Miles</u>	<u>Day</u>	<u>E/N/W</u>	<u>Day</u>	<u>E/N/W</u>
0+	\$0.0441	\$0.0441	\$0.0147	\$0.0147

IntraLATA

	<u>Initial 18 Seconds</u>		<u>Each Add'l 6 Seconds</u>	
<u>Miles</u>	<u>Day</u>	<u>E/N/W</u>	<u>Day</u>	<u>E/N/W</u>
0+	\$0.0357	\$0.0357	\$0.0119	\$0.0119

Monthly recurring charge: \$5.00 per account

(N)

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BY: *Phillip Sarris*  
DIRECTOR, RATES & RESEARCH DIV

5.0 FIBERWATS RATES (continued)

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

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InterLATA

	<u>Initial 18 Seconds</u>		<u>Each Add'l 6 Seconds</u>	
<u>Miles</u>	<u>Day</u>	<u>E/N/W</u>	<u>Day</u>	<u>E/N/W</u>
0+	\$0.0264	\$0.0264	\$0.0088	\$0.0088

IntraLATA

	<u>Initial 18 Seconds</u>		<u>Each Add'l 6 Seconds</u>	
<u>Miles</u>	<u>Day</u>	<u>E/N/W</u>	<u>Day</u>	<u>E/N/W</u>
0+	\$0.0264	\$0.0264	\$0.0088	\$0.0088

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.

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(T)

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459 Oakshade Road  
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SECTION 9(1)  
BY: Stephan O. Bee  
SECRETARY OF THE COMMISSION

5.0 FIBERWATS RATES (continued)

5.4 Calling Card Access

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. 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 16, 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.

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(T)

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

<u>Miles</u>	<u>Initial 18 Seconds</u>		<u>Each Add'l 6 Seconds</u>	
	<u>Day</u>	<u>E/N/W</u>	<u>Day</u>	<u>E/N/W</u>
0+	\$0.0498	\$0.0498	\$0.0166	\$0.0166

Monthly recurring charge: None

Surcharge per call: \$0.55

(I)

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BY: Stephan O Bell  
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5.0 FIBERWATS RATES (continued)

5.5 Inbound (800 Or 888) Usage Rates

5.5.1 Inbound (800 or 888) Switched Usage Rates

Rate <u>Per Hour of Usage</u>			
<u>Day</u>	<u>Evening</u>	<u>Night</u>	
\$9.96	\$9.96	\$9.96	(I)
Monthly recurring service charge		\$20.00	(T)

5.5.2 Inbound (800 or 888) Dedicated Usage Rates

Rate <u>Per Hour of Usage</u>			
<u>Day</u>	<u>Evening</u>	<u>Night</u>	
\$9.24	\$9.24	\$9.24	
Monthly recurring service charge		\$50.00	(T)

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5.0 FIBERWATS RATES (continued)

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 - \$0.95 (I)

(L)

(L)

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6.0 COMMERCIAL AFFILIATION PROGRAM

(N)

6.1 General

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
Mileage 0+	\$0.0339	\$0.0339	\$0.0113	\$0.0113

Monthly Recurring Fee \$2.00

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BY: Stephan O. Bee  
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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 Commission will be notified of and will receive copies of all special promotional offerings. The company will not have special promotional offerings for more than 90 days in any 12 month period. In all such cases, the rates charged will not exceed those specified in this Tariff.

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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.

(N)

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SECTION 9 (1)  
BY: Thyllis Lammie  
DIRECTOR, RATES & RESEARCH DIV.

THE FURST GROUP TELECONFERENCE SERVICE (continued)

(N)

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
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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
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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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BY: *Phillip Larkin*  
DIRECTOR, RATES & RESEARCH DIV

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FURST PREPAID LONG DISTANCE SERVICE

(N)

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, regulatory assessments, 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 waivable monthly fee.

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