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2:30
JAN 08 1998

Talbott
FPSC - Records/Reporting

Handwritten initials

FLORIDA PUBLIC SERVICE COMMISSION
Capital Circle Office Center • 2540 Shumard Oak Boulevard
Tallahassee, Florida 32399-0850

M E M O R A N D U M

January 8, 1998

TO: DIRECTOR, DIVISION OF RECORDS AND REPORTING (BAYO)

FROM: DIVISION OF LEGAL SERVICES (BOWMAN, K. PENA) *NYB, JCF, JB+KP*
 DIVISION OF COMMUNICATIONS (BIEGALSKI) *KB*
 DIVISION OF CONSUMER AFFAIRS (MCHARGUE) *BW*

RE: DOCKET NO. 971489-TI - INITIATION OF SHOW CAUSE
 PROCEEDING AGAINST HOME OWNERS LONG DISTANCE INCORPORATED
 FOR VIOLATION OF RULE 25-4.118, FLORIDA ADMINISTRATIVE
 CODE, INTEREXCHANGE CARRIER SELECTION

AGENDA: 01/20/98 - REGULAR AGENDA - INTERESTED PERSONS MAY
 PARTICIPATE

CRITICAL DATES: NONE

SPECIAL INSTRUCTIONS: S:\PSC\CMU\WP\971489TI.RCM

CASE BACKGROUND

On August 17, 1993, the Commission granted Home Owners Long Distance Incorporated (Home Owners) certificate number 3189 to provide intrastate interexchange telecommunications service.

Thereafter, from May 9, 1994, until December 31, 1997, the Commission's Division of Consumer Affairs has closed 214 complaints against Home Owners as unauthorized carrier change (slamming) infractions in apparent violation of Rule 25-4.118, Florida Administrative Code. Other complaints have been received by the Division of Consumer Affairs and are pending a response from Home Owners.

Home Owners uses a sweepstakes entry form (used as a letter of authorization) as a method of obtaining new long distance customers. Staff requested a sweepstakes display from Home Owners, but to date, the display has not been received. Based on the numerous consumer complaints, it appears that the forms Home Owners uses for its sweepstakes entries in combination with the sweepstakes display are misleading and deceptive. The consumers

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FPSC-RECORDS/REPORTING

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thought they were signing up only to enter a sweepstakes, not to change their long distance service provider. It appears that Home Owners is submitting numerous preferred interexchange carrier (PIC) changes with forged customer signatures. In addition, in some instances, the name and address listed on the letter of authorization (LOA) is not the same as the address assigned to the person authorized to make the decision regarding the long distance service.

In light of the numerous complaints received from consumers, the allegations of false and misleading sweepstakes advertising and the claims of forgery, it is staff's opinion that Home Owners has violated Commission rules and has not established any safeguards to protect consumers from unauthorized carrier changes. Therefore, staff believes the following recommendations are appropriate.

DISCUSSION OF ISSUES

ISSUE 1: Should the Commission order Home Owners Long Distance Incorporated to show cause why it should not have Certificate Number 3189 canceled or be fined \$10,000 per violation for a total of \$2,140,000 for failure to comply with Rule 25-4.118, Florida Administrative Code, Interexchange Carrier Selection?

RECOMMENDATION: Home Owners' certificate number 3189 should not be canceled at this time. The Commission should order Home Owners to show cause in writing within 20 days of the effective date of the order why it should not be fined \$10,000 per violation for a total of \$2,140,000 for failure to comply with Rule 25-4.118, Florida Administrative Code. Any collected fine monies should be forwarded to the Office of the Comptroller for deposit in the state General Revenue Fund pursuant to Section 364.285(1), Florida Statutes. (Biegalski)

STAFF ANALYSIS: Staff believes that a fine is more appropriate than canceling certificate number 3189 at this time, because this is the first docketed show cause proceeding against this company. If the company can make corrections to its business practices and comply with the rules, staff believes that the company should be allowed to continue to operate in the State of Florida.

Home Owners uses sweepstakes display boxes with separable packets of LOAs attached. The LOA form that staff received from a complainant appears to be in violation of Rule 25-4.118(3)(b),

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Florida Administrative Code. The statement required by the rule is not in a text size at least as large as any other text on the document.

Rule 25-4.118(3)(b), Florida Administrative Code, requires in pertinent part:

The page of the document containing the customer's signature shall contain a statement that the customer's signature or endorsement on the document will result in a change of the customer's long distance service provider and explain that only one long distance service provider may be designated for the telephone number listed; that the customer's selection will apply only to that number, and that the customer's local exchange company may charge a fee to switch service providers. **Such statement shall be clearly legible and printed in type at least as large as any other text on the page.** [emphasis added]

Another apparent violation of Rule 25-4.118(3)(b), Florida Administrative Code, is that the document as a whole appears to be misleading or deceptive. Staff believes that the sweepstakes display combined with the attached LOA is misleading because many customers thought they were only entering a sweepstakes. According to Rule 25-4.118(3)(b), Florida Administrative Code, in pertinent part:

If any such document is not used solely for the purpose of requesting a PIC change, then the document as a whole must not be misleading or deceptive. For purposes of this rule, the terms "misleading or deceptive" mean that, because of the style, format or content of the document, it would not be readily apparent to the person signing the document that the purpose of the signature was to authorize a PIC change, or it would be unclear to the customer who the new long distance service provider would be; that the customer's selection would apply only to the number listed and there could only be one long distance service provider for that number; or that the customer's local exchange company might charge a fee to switch service providers. [emphasis added]

The Division of Consumer Affairs received its first slamming complaint logged against Home Owners on May 9, 1994, approximately nine months after the company received its certificate. Since that time, the Division of Consumer Affairs has closed a total of 214 consumer complaints against Home Owners as unauthorized carrier change (slamming) infractions through December 31, 1997. Home Owners responded to some of the slamming complaints by stating that

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it received no adverse response to the confirmation letter and therefore, considered the application valid.

Examples of complaints received from consumers include the following:

On May 30, 1997, Mr. and Mrs. Russo's attorney, Mr. Garry Nelson, advised staff that their long distance service was switched without authorization. He stated that they did not realize they had been switched until they received their telephone bill. Home Owners' report stated that the company received a LOA signed by Mr. Reynaldo Batisto, listing a different address and telephone number. The company considered it to be valid and forwarded it to BellSouth. Further investigation determined there had been a data entry error and Home Owners switched the wrong customer. (Attachment A, Pages 7-22)

On March 25, 1997, Mr. Vonnie Jones advised staff that his long distance service was switched without authorization. Home Owners' report stated that the company received a LOA signed by Mr. Jesse Miller III. Further investigation determined that the signature on the LOA did not match the person authorized to make decisions regarding the long distance service. (Attachment B, Pages 23-26)

On March 14, 1997, Mr. Ashwani Wadhwa advised staff that his long distance service was switched without authorization. He stated he realized the change when he received his telephone bill. Home Owners' report stated that the company received a LOA signed by Mr. Witin Wadhwa. The company considered it to be valid and forwarded it to BellSouth for processing. Mr. Wadhwa notified staff that Witin Wadhwa is a minor and is not authorized to make any long distance service changes.

According to Rule 25-4.118(2), Florida Administrative Code, in pertinent part:

A certified IXC that will be billing in its name may submit a PIC change request, other than a customer-initiated PIC change, directly or through another IXC, to a LEC only if it has certified to the LEC that at least one of the following actions has occurred prior to the PIC change request: (a) the IXC has on hand a ballot or letter from the customer requesting such change.

Since Witin Wadhwa is not the customer of record for the telephone number listed on the LOA, the LOA is invalid. (Attachment C, Pages 27-37) This is a common example of how the sweepstakes entry method of switching a person's long distance service can result in a slam.

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Many persons attending fairs, flea markets, home shows, and other events that have sweepstakes boxes present are slammed because they are signing many different entries to obtain free giveaway products and are not expecting to be given something to sign that will result in their long distance service being switched.

On March 13, 1996, Mr. Thomas Clark notified staff that his long distance service was switched without authorization. Home Owners stated in its report to staff that the company received a LOA signed by Mr. Clark. The company considered it to be valid and forwarded it to BellSouth for processing. Upon receipt of a copy of the LOA, Mr. Clark notified staff that the signature on the LOA was not his. Mr. Clark's signature on the letter he submitted to staff clearly does not match the signature on the LOA. It appears that the signature is a forgery. (Attachment D, Pages 38-43)

Home Owners has not satisfied staff that it is in compliance with the Commission's rules. Accordingly, by Section 364.285, Florida Statutes, the Commission is authorized to impose upon any entity subject to its jurisdiction a penalty of not more than \$25,000 for each day a violation continues, if such entity is found to have refused to comply with or to have willfully violated any lawful rule or order of the Commission, or any provision of chapter 364. Utilities are charged with knowledge of the Commission's rules and statutes. Additionally, "[i]t is a common maxim, familiar to all minds, that 'ignorance of the law' will not excuse any person, either civilly or criminally." Barlow v. United States, 32 U.S. 404, 411 (1833).

Staff believes that Home Owners' apparent conduct in switching PICs without customer authorization has been "willful" in the sense intended by Section 364.285, Florida Statutes. In Order No. 24306, issued April 1, 1991, in Docket No. 890216-TL titled In re: Investigation Into The Proper Application of Rule 25-14.003, Florida Administrative Code, Relating To Tax Savings Refund for 1988 and 1989 For GTE Florida, Inc., having found that the company had not intended to violate the rule, the Commission nevertheless found it appropriate to order it to show cause why it should not be fined, stating that "In our view, willful implies intent to do an act, and this is distinct from intent to violate a rule." Thus, any intentional act, such as Home Owners' conduct at issue here, would meet the standard for a "willful violation."

Based on the number of complaints received by the Division of Consumer Affairs, and the 214 complaints closed by the Division of Consumer Affairs as unauthorized carrier change infractions (slamming), staff believes that Home Owners does not have adequate safeguards to protect consumers from unauthorized carrier changes. Accordingly, staff believes that there is sufficient cause to order

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Home Owners to show cause in writing within 20 days of the effective date of the order why it should not be fined \$10,000 per infraction for a total of \$2,140,000 for its apparent violations of Rule 25-4.118, Florida Administrative Code.

ISSUE 2: Should this docket be closed?

RECOMMENDATION: If staff's recommendation in Issue 1 is approved, then Home Owners will have 20 days from the issuance of the Commission's show cause order to respond in writing why it should not be fined in the amount proposed. If Home Owners timely responds to the show cause order, this docket should remain open pending resolution of the show cause proceeding. If Home Owners does not respond to the Commission's Order to Show Cause, the fines should be assessed. While staff does not recommend in Issue 1 that Home Owners' certificate be canceled for slamming violations at this time, staff does recommend that if Home Owners fails to respond to the Order to Show Cause, and the fines are not received within five business days after the expiration of the show cause response period, Home Owners' certificate should be canceled and this docket closed administratively. (Bowman, K. Peña)

STAFF ANALYSIS: If staff's recommendation in Issue 1 is approved, then Home Owners will have 20 days from the issuance of the Commission's show cause order to respond in writing why it should not be fined in the amount proposed or have its certificate canceled. If Home Owners timely responds to the show cause order, this docket should remain open pending resolution of the show cause proceeding. If Home Owners does not respond to the Commission's Order to Show Cause, the fines should be assessed. While staff does not recommend in Issue 1 that Home Owners' certificate be canceled for slamming violations at this time, staff does recommend that if Home Owners fails to respond to the Order to Show Cause, and the fines are not received within five business days after the expiration of the show cause response period, Home Owners' certificate should be canceled and this docket closed administratively.

ATTACHMENT A
DOCKET NO. 971489-TI
JANUARY 8, 1998

**) Transmit Conf. Report **)

Jul 8 '97 9:19

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No.	0011
Mode	NORMAL
Time	4'33"
Pages	7 Page(s)
Result	O K

ATTACHMENT A
DOCKET NO. 971489-TI
JANUARY 8, 1998

GARRY NELSON
ATTORNEY AT LAW

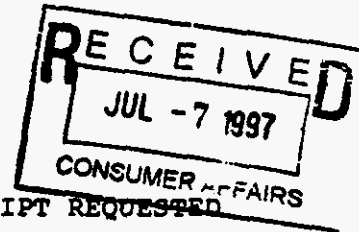
Licensed in U.S.A. (FL.) and Brazil

One Brickell Square
9th Floor
801 Brickell Avenue
Miami, Florida 33131

Phone (305) 374-2002
Fax (305) 285-1982

July 1, 1997

Attn.: Billing Dept.
BellSouth
600 NW 79th Avenue
Miami FL 33126



CERTIFIED MAIL P 368 612 759 RETURN RECEIPT REQUESTED

Re: (305) 858-1921, (305) 858-2863; charges resulting from "slam"
by HOLD.

Dear Billing Department:

This office represents Mr. and Mrs. Nicola Russo. We sent the enclosed letter to your offices in New Orleans, as well as to Hold, in San Antonio TX, on May 30, 1997. We also sent the same letter by fax to BellSouth on June 3, 1997 (Attn. Lina, position 1183), and spoke about this matter with Eva Johnson on June 12, 1997. To this date, we have received no answer from BellSouth nor from HOLD.

In the meantime, BellSouth not only keeps charging my client, on HOLD's behalf, but has also reported my client to a credit bureau, damaging Mr. Russo's credit. As he has done before, Mr. Russo has sent the payment for the portion of the bill concerning BellSouth directly to your office in Charlotte NC (in the amount of \$130.80, see copy herewith).

We hereby request that BellSouth cancel the amounts charged by HOLD on Mr. Russo's above-referenced BellSouth account and request that HOLD deal with us directly. I believe BellSouth and HOLD owe my client at least an answer.

If we do not hear from you or HOLD on this matter, my client has authorized us to hire a litigator and take all necessary legal action to resolve this matter.

We are also sending a copy of this letter with enclosures to the Florida Public Services Commission, for their investigation.

Sincerely,

Garry Nelson

GN/vn
Encl.

cc: Mr. and Mrs. Nicola Russo
Florida Public Services Commission

ATTACHMENT A
 DOCKET NO. 971489-TI
 JANUARY 8, 1998

*** POR FAVOR DOBLE, SEPARÉ Y ENVÍE ESTA PORCIÓN CON SU PAGO. *****

Por favor, haga su cheque pagadero a BellSouth en fondos de E.E.U.U.

CARGOS CORRIENTES SE VENCEN ANTES DEL	SALDO ANTERIOR	TOTAL A PAGAR	CANTIDAD DEL PAGO
9 de Jul	*****	\$1,119.03	\$130.80

305 858-2863 430 0447

19 de Jun, 1997

BP 0709 0714 R23

S000335

Marque la casilla
 si ha incluido
 correspondencia.

P.O. BOX 33009
 CHARLOTTE NC
 28243-0001

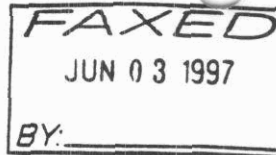
NICOLA RUSSO
 X VICKY NELSON
 801 BRICKELL AV
 SUITE 914
 MIA FL 33131

3059858286343004407147112303212000000000001138880000111903

NICOLA PAOLO RUSSO GLORIA RUSSO 407-362-1788 5720 FGA BLVD. APT. 537 ORLANDO, FL 32838		6/25 97 1997	411 63-27/831 464
Pay to the Order of <u>Bell South</u>		<u>\$130.80</u>	
<u>One hundred thirty 80/100</u>		Dollars	
NationsBank NationsBank of Florida, N.A.		NationsBank Advantage	
For <u>305-8582863</u>		<u>Gloria Russo</u>	
0411			

ATTACHMENT A
DOCKET NO. 971489-TI
JANUARY 8, 1998

GARY NELSON
ATTORNEY AT LAW
Licensed in U.S.A. (FL.) and Brazil



One Brickell Square
9th Floor
801 Brickell Avenue
Miami, Florida 33131

Phone (305) 374-2002
Fax (305) 285-1982

May 30, 1997

BellSouth
P.O. Box 66002
New Orleans LA 70166-6002 BY FAX AND CERTIFIED MAIL

Hold
Attn. Karla
Customer Relations
P.O. Box 691586
San Antonio TX 78269 BY FAX AND CERTIFIED MAIL

Re: (305) 858-1921, (305) 858-2863; charges resulting from "slam"
by HOLD.

Dear Billing and Legal Departments:

This office represents Mr. and Mrs. Nicola Russo. My clients relocated to Miami in December, 1996, and continued with NationalTel as their long distance carrier, as they previously had in Orlando, Florida. In the beginning of April, 1997, they received their phone bill from BellSouth, showing HOLD as one of the long distance carriers. At first, they didn't understand, because they had not changed their service to HOLD, and they were also receiving their bills from NationalTel. After making some phone calls, they found that they had been switched to HOLD without their knowledge, at the beginning of February 1997.

They have spoken numerous times with HOLD, demanding that they discontinue the service, which was never requested by them in the first place. They even sent HOLD, by fax, copies of NationalTel's bills to prove that they had an agreement with NationalTel. They have called BellSouth to inform them of the problem and see if they could help with a solution. They have called NationalTel and BellSouth stating that they wanted to be switched back to NationalTel. They have also spoken to representatives of HOLD stating that they refuse to pay for services they provide without their authorization.

In the meantime, they have sent BellSouth payments for the charges that are not related to the amounts charged by HOLD, which they have been disputing since the receipt of the bill. On or about May 27, 1997, they had their phone blocked for long distance calls by BellSouth. My clients immediately objected to this on May 27 and May 28 to BellSouth and, BellSouth informed my clients that

May 30, 1997

they would free their phone for long distance calls only upon HOLD's authorization(!!!).

On May 28, 1997, my assistant, Vicky, called HOLD trying to find out who authorized HOLD to switch my client's long distance service to them. She spoke to a lady named Karla and she said that somebody whose name was "R. Batista", signed the contract. My clients never heard of such person and my assistant requested a copy by fax of the authorization.

We have just received a copy of the contract executed by somebody whose name was Reynaldo Felipe Batista, living in a completely distinct address from my clients', whose mother is Victoria Diaz (see copy sent herewith for your reference). The phone number, hand written in the contract, looked like (305) 858-1931 instead of 858-1921 which used to be my client's phone number. I called (305) 858-1931 and the person who answered the phone said that she was the sister of Victoria Diaz!!! In other words, HOLD misread the handwriting of the person writing their own contract, "slammed" my clients' phone number, billed my clients through BellSouth, and never even bothered to double check the phone number, name and address of the person executing the contract. If HOLD and BellSouth had the policy of checking their records for accuracy of information, HOLD and BellSouth would have avoided this entire problem.

Since HOLD had no contract with Mr. and Mrs. Russo, they might assume they are owed for the calls under something like a theory of "quantum meruit". But HOLD is wrong on this. Mr. and Mrs. Russo did not know HOLD was providing the service and, at their first knowledge of it, they rejected it. As to any supposed "benefit" which would leave them unjustly enriched, there is no net benefit, since they have to pay my attorney's fees at a rate of \$155.00 per hour to resolve this matter, besides their own wasted time and aggravation.

It was completely negligent and unreasonable for both HOLD and BellSouth to process the switching order.

We demand that HOLD and BellSouth cancel all charges to my clients and that BellSouth re-connect my clients' phone number for long distance calls, to be serviced by NationalTel.

My clients are preparing a complaint to the Florida Public Service Commission and will also call Equal Access and ask for a "freeze code" or "pick block" so that any future change will require their written authorization.

Sincerely,

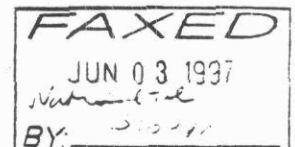

Garry Nelson

GN/vn
Encl.

cc: Mr. and Mrs. Nicola Russo

cc: National Tel (954) 91-9526

GARRY NELSON, ATTORNEY AT LAW, FLORIDA AND BRAZIL, 801 BRICKELL AVE, 9th FLOOR, MIAMI, FLORIDA 33131
TEL.(305) 374-2082 • FAX (305) 285-1982



ATTACHMENT A
DOCKET NO. 971489-T1
JANUARY 8, 1998

35-38-1397 21:23PM

FROM HOME OWNERS LONG DISTANCE TO

13252951382 P. 22

Official LOA Form

Long Distance Application

Please Print - Fill out completely - Only one per household

Home Phone: (305) 858 1921 Date: 1-26-1997
Name This Number is Listed Under: REYALDO FELIPE BARTISTA
Mother's Maiden Name (Used for verification purposes only): VICTORIA DIAZ
Address: 2003 SW 22 TERR Apartment Number: _____
City: MIAMI State: FL Zip: 33145
Signature: [Signature]
(Must be signed and fully completed to qualify.)

MARITAL STATUS single married AGE: under 21 21 & over

By signing the above Letter of Agency (LOA) form, I am agreeing to change my current long distance carrier to Home Owners Long Distance, Inc. (HOLD), and I designate HOLD as my agency's chosen agreement with my existing carrier in favor of new service with HOLD for my 1+ long distance service only. I understand that I can have only one 1+ long distance service and that service with my previous 1+ long distance company will be cancelled when my 1+ service is switched to HOLD. I understand that only the person legally responsible for payment of the charges incurred on the telephone number written above may authorize this switch in 1+ service, and by signing above I acknowledge that I am that person. Charges for my 1+ long distance will be billed by my local telephone company as charges from HOLD. I understand that my local telephone company will charge me a one-time charge of up to \$5, plus tax, for this selected.

LONG DISTANCE OFFER

By signing the letter of agency on the reverse side you are selecting Home Owners Long Distance, Inc. (HOLD) as your 1+ long distance service company. You will be mailed a welcome letter from HOLD before your long distance service is changed to HOLD.

HOLD's long distance rates are: 25 ¢ per minute daytime (8 a.m. - 5 p.m., Monday through Friday), to anywhere in the contiguous 48 states and 20 ¢ per minute all other times.

NOTE: Florida residents only. A copy of the official registration and financial information may be obtained from the division of consumer service by calling toll-free 1-800-HELP-FLA, within the State of Florida. Registration does not imply endorsement, approval or recommendation by the State.

NOTE: Commonwealth of Pennsylvania residents only. A copy of the official registration and financial information may be obtained from the Consumer Protection Bureau by calling toll-free 1-800-441-2555, within the Commonwealth of Pennsylvania. Registration does not imply endorsement, approval or recommendation by the State.

© 1997 Home Owners Long Distance, Inc., P.O. Box 680170, San Antonio, Texas 78289; 1-800-679-4633.

TOTAL P. 02

ATTACHMENT B
DOCKET NO. 971489-T1
JANUARY 8, 1998

Name JONES, VONNIE Company HOME OWNERS LONG DISTANCE INCORPORA
Address 3825 S. DENTON CIRCLE Attn. JOSEPH W. WEBB - 1660981
City/Zip COCOA 32926 County BRE Consumer's Telephone # (407)-639-6048
Account Number _____ Note _____
Company Contact _____ Limited Response N

Request No. 1660981
By CRP Time 8:46 AM Date 03/25/97
To CO Time FAX Date 03/25/97
Type S Form Phone
Category _____
Infraction _____

Customer says the following:

Her long distance service was switched without her knowledge.

Customer's PIC is AT&T.

Please provide proof of authorization.

RECEIVED
APR 1 1997
CONSUMER AFFAIRS

RECEIVED
MAR 25 1997
BY: *anna*

CONSUMER REQUEST

FLORIDA PUBLIC SERVICE COMMISSION

2540 SHUMARD OAK BOULEVARD
TALLAHASSEE, FL. 32399-6850
904-413-6100

PLEASE RETURN THIS FORM WITH REPORT OF ACTION TO:

Carmen Pena

DUE: 04/09/97

-23-

Official LOA Form

Long Distance Application

Please Print - Fill out completely - Only one per household

Home Phone: 407-639-6048 Date: 122, 1997

Name This Number Is Listed Under: LO

Mother's Maiden Name (Used for verification purposes only): _____

Address: 3825 So Den Hen Cir Apartment Number: _____

City: Cocoa State: FL Zip 32926

Signature: Gene Miller III
(Must be signed and fully completed to qualify.)

MARITAL STATUS single married AGE under 21 21 & over

By signing the above Letter of Agency (LOA) form, I am agreeing to change my current long distance carrier to Home Owners Long Distance, Inc., ("HOLD"), and I designate HOLD as my agent to cancel my agreement with my existing carrier in favor of new service with HOLD, for my 1+ long distance service only. I understand that I can have only one 1+ long distance service and that service with my previous 1+ long distance company will be cancelled when my 1+ service is switched to HOLD. I understand that only the person legally responsible for payment of the charges incurred on the telephone number written above may authorize this switch in 1+ service, and by signing above I acknowledge that I am that person. Charges for my 1+ long distance will be billed by my local telephone company as charges from HOLD. I understand that my local telephone company will charge me a one-time charge of up to \$5. plus tax, for this selection.

LONG DISTANCE OFFER

By signing the letter of agency on the reverse side you are selecting Home Owners Long Distance, Inc., ("HOLD") as your 1+ long distance service company. You will be mailed a welcome letter from HOLD before your long distance service is changed to HOLD.

HOLD's long distance rates are: 25 c per minute daytime (8 a.m. - 5 p.m., Monday through Friday), to anywhere in the contiguous 48 states and 20 c per minute all other times.

NOTE: Florida residents only. A copy of the official registration and financial information may be obtained from the division of consumer service by calling toll-free 1-800-HELP-FLA, within the State of Florida. Registration does not imply endorsement, approval or recommendation by the State.

NOTE: Commonwealth of Pennsylvania residents only. A copy of the official registration and financial information may be obtained from the Consumer Protection Bureau by calling toll-free 1-800-441-2555, within the Commonwealth of Pennsylvania. Registration does not imply endorsement, approval or recommendation by the State.

ATTACHMENT B
DOCKET NO. 971489-TI
JANUARY 8, 1998

Home Owners Long Distance, Inc.
P.O. Box 690670
San Antonio, Texas 78269
(210) 525-8152 Fax (210) 525-0637

IOLD

March 26, 1997

Vonnie Jones
3825 S. Denton Circle
Cocoa, FL 32926

Re: 407-639-6048
Req. No. 1660981

Dear Ms. Jones:

Please accept our sincere apologies regarding the change in your long distance service.

Home Owners Long Distance, a long distance reseller utilizing the MCI network, received an application requesting our service in the name of Jesse Miller III for the above referenced telephone number. Shortly after the application was received, a confirmation letter was sent to the address indicated on the application to confirm all applicant information and to ensure that a change in long distance service was desired. There was no adverse response to the confirmation letter. Therefore, the application was considered valid and forwarded to Bell South for processing. It was not apparent by the application that Jesse Miller III was not authorized to change long distance companies.

As requested, your account with Home Owners Long Distance has been canceled. Please be advised that a credit of \$2.98 for switch over fees has been issued to Bell South and will appear on your bill within one to two billing cycles. If you receive a bill from HOLD, please contact me and an adjustment will be issued.

Once again, we apologize for this error and any inconvenience it may have caused. It is not our intent or desire to obtain customers who do not wish to utilize our service.

Should you have any questions or require further assistance, please contact me at 1-800-818-6806.

Sincerely,



Liesl Mitchell
Administrative Assistant

cc: Florida Public Service Commission

ATTACKMENT B
DOCKET NO. 971489
JANUARY 8, 1998

Name JONES, VONNIE Company HOME OWNERS LONG DISTANCE INCORPORA
Address 3825 S. DENTON CIRCLE Attn. JOSEPH W. WEBB - 166098I
Consumer's Telephone # (407)-639-6048
City/Zip COCOA 32926 County BRE Can Be Reached _____
Account Number _____ Note _____
Company Contact _____ Limited Reponse N

Request No. 166098I
By CRP Time 8:46 AM Date 03/25/97
To CO Time FAX Date 03/25/97
Type S Form Phone
Category _____
Infraction LS-13C
Closed by CRP Date 05/19/97
Reply Received T

Customer says the following:
Her long distance service was switched without her knowledge.
Customer's PIC is AT&T.
Please provide proof of authorization.

April 1, 1997: The report received is a copy of the letter forwarded to the customer. A credit was awarded for the switching of long distance services.
*This inquiry is closed.

CONSUMER REQUEST

FLORIDA PUBLIC SERVICE COMMISSION

2540 SHUMARD OAK BOULEVARD
TALLAHASSEE, FL. 32399-0850
904-413-6100

PLEASE RETURN THIS FORM WITH REPORT OF ACTION TO:

Carmen Pena

DUE: 04/09/97

-26-

ATTACHMENT C
DOCKET NO. 971489-TT
JANUARY 8, 1998

Name WADHWA, ASHWANI Company HOME OWNERS LONG DISTANCE INCORPORA
Address 264 NW 102ND TERRACE Attn. JOSEPH W. WEBB 164894I
Consumer's Telephone # (954)-475-4239
City/Zip PLANTATION 33324 County BRO Can Be Reached (954)-475-4239
Account Number _____ Note sweepstakes
Company Contact _____ Limited Response N

Request No. 164894I
By MEP Time 1:24 PM Date 03/14/97
To CO Time FAX Date 03/17/97
Type S Form MAIL
Category _____
Infraction LS-13A
Closed by MEP Date 04/02/97
Reply Received I

See attached correspondence regarding customer's concerns with a switch in his long distance service from MCI to Home Owner's Long Distance without authorization or request. Customer has returned to carrier of choice. Please investigate this matter, contact the customer, and provide me with a detailed written report including LOA/Tape and applicable credits for switching fees as well as an adjustment of rates to that of the customer's preferred carrier by the date below.

04/01/97 Received report as letter to customer with explanation, \$265.03 credit and sweepstakes LOA.

04/02/97 Closed by telephone conversation with Mr. Wadhwa, who states that his child filled out what he thought was a sweepstakes entry.

CONSUMER REQUEST

**FLORIDA PUBLIC
SERVICE
COMMISSION**

2540 SHUMARD OAK BOULEVARD
TALLAHASSEE, FL. 32399-0850
904-413-6100

PLEASE RETURN THIS FORM
WITH REPORT OF ACTION TO:

Ellen Plendl

DUE: 04/01/97

ATTACHMENT C
DOCKET NO. 871489-TI
JANUARY 8, 1998

Home Owners Long Distance, Inc.
P.O. Box 690070
San Antonio, Texas 78269
(210) 525-8152 Fax (210) 525-0637

March 26, 1997

Ashwani Wadhwa
264 NW 102nd Terrace
Plantation, FL 33324

Re: 954-475-4239
Req. No. 1648941

Dear Mr. Wadhwa:

Please accept our sincere apologies regarding the change in your long distance service.

Home Owners Long Distance, a long distance reseller utilizing the MCI network, received an application requesting our service in the name of Witin Wadhwa for the above referenced telephone number. Shortly after the application was received, a confirmation letter was sent to the address indicated on the application to confirm all applicant information and to ensure that a change in long distance service was desired. There was no adverse response to the confirmation letter. Therefore, the application was considered valid and forwarded to Bell South for processing. It was not apparent by the application that Witin was not authorized to change long distance companies, nor was there any reason to believe that the application was altered.

As requested, your account with Home Owners Long Distance has been canceled. Please be advised that a credit of \$265.03 for difference in rates and switch over fees has been issued to Bell South and will appear on your bill within one to two billing cycles.

Once again, we apologize for this error and any inconvenience it may have caused. It is not our intent or desire to obtain customers who do not wish to utilize our service.

Should you have any questions or require further assistance, please contact me at 1-800-818-6806.

Sincerely,



Liesl Mitchell
Administrative Assistant

cc: Florida Public Service Commission

ATTACHMENT C
DOCKET NO. 971489-TI
JANUARY 8, 1998

Long Distance Service Application
(PLEASE PRINT CLEARLY)

HOME PHONE# (305) 475-4239 DATE 3-12/96 19 96

NAME THIS NUMBER IS LISTED UNDER Nitin Wadhwa
ADDRESS 264 NW 102 Terrace APT# _____
CITY Plantation STATE FL ZIP 33324
MARITAL STATUS SINGLE MARRIED AGE UNDER 21 21 & OVER
SIGNATURE Nitin Wadhwa
(MUST BE SIGNED AND FULLY COMPLETED)

YES, I WOULD LIKE A VOX GOLD LONG DISTANCE TRAVEL CARD (SUPER RATES).

By signing above I designate Home Owners Long Distance, Inc., (HOLD) as my agent to cancel my agreement with my existing carrier in favor of new service with HOLD, for my 1+ long distance service only, and understand that: I can have only one 1+ long distance service and any previous selection of a 1+ long distance company made by me will be cancelled. I am the person legally responsible for charges on the telephone number written above. Charges for my 1+ long distance from HOLD will be billed by my local telephone company and I understand that my local telephone company may charge me a one time charge of up to \$5.00 plus tax for this selection.

LONG DISTANCE OFFER

By signing the letter of agency on the reverse side you are selecting Home Owners Long Distance, Inc., (HOLD) as your 1+ long distance company. You will be mailed a welcome letter before your service is changed to HOLD. HOLD's long distance rates are: 25c per minute daytime (8 a.m. - 5 p.m. Monday through Friday, to anywhere in the contiguous 48 states and 20c per minute for all other times.)

This offer is void in any state where prohibited by law. You must be 18 years old or older to apply. One application per family. This material is being used for the purpose of obtaining letters of agency for telephone customers to change their long distance service.

NOTE: FLORIDA RESIDENTS ONLY: A COPY OF THE OFFICIAL REGISTRATION AND FINANCIAL INFORMATION MAY BE OBTAINED FROM THE DIVISION OF CONSUMER SERVICE BY CALLING TOLL FREE 1-800-HELP-FLA, WITHIN THE STATE OF FLORIDA. REGISTRATION DOES NOT IMPLY ENDORSEMENT, APPROVAL OR RECOMMENDATION BY THE STATE.

NOTE: COMMONWEALTH OF PA RESIDENTS ONLY: A COPY OF THE OFFICIAL REGISTRATION AND FINANCIAL INFORMATION MAY BE OBTAINED FROM THE CONSUMER PROTECTION BUREAU BY CALLING TOLL FREE 1-800-441-2555, WITHIN THE COMMONWEALTH OF PA. REGISTRATION DOES NOT IMPLY ENDORSEMENT, APPROVAL OR RECOMMENDATION BY THE STATE.

Copyright 1996 Home Owners Long Distance, Inc.
P.O. Box 660670 San Antonio, Texas 78266 1-800-879-4653

ATTACHMENT C
DOCKET NO. 971489-11
JANUARY 8, 1998

Commissioners
WILLIAM L. JOHNSON - CHAIRMAN
SUSAN F. CLARK
J. TERRY DEASON
JOE GARCIA
DIANE K. KIESLING



DIVISION OF CONSUMER AFFAIRS
BEVERLEE DeMELLO
DIRECTOR
(904) 413-6100
TOLL FREE 1-800-342-3552

Public Service Commission

March 18, 1997

Mr. Ashwani Wadhwa
264 Northwest 102nd Terrace
Plantation, FL 33324

Dear Mr. Wadhwa:

Thank you for your recent letter concerning Home Owners Long Distance Incorporated.

We will look into the matter you outlined, advise the company to contact you to resolve the problem, and require the company to provide the Florida Public Service Commission with a letter outlining its resolution of the matter.

If you have any questions, I can be reached at 1-800-342-3552.

Sincerely,

A handwritten signature in cursive script that reads "Ellen Plendl".

Ellen Plendl
Regulatory Specialist I
Division of Consumer Affairs

MEP:ewe

ATTACHMENT C
DOCKET NO. 971489
JANUARY 8, 1998

894T

REG-09

Consumer Comp. n. s.
Daw

264 NW 102nd Terr.
Plantation, Fl. 33324
Tel. 954-475-4239
Feb. 19, 1997

Lawton Chiles
Governor
State Capitol
Federal Building
Tallahassee, Florida

#532736 Wadhwa, Ashwani
Recd. 02/27/1997 DEO DFM
To CAS-N.A-DAW Due 03/10/1997

REF: REPORTING SUSPICIOUS AND FRAUDULENT PRACTICE BY LONG
DISTANCE CARRIER - Home Owners Long Distance Inc., (HOLD)
P.O. Box. 690670
San Antonio, Tx. 78269

Sir,

I received my telephone bill from Bell South yesterday and upon reviewing I noticed HOLD was my long distance carrier and had some charges due me. I had my long distance carrier as AT and T for my years but I switched to MCI about three months ago and I did not remember assigning any other company as my long distance carrier.

I requested my wife to call their office to find out. She talked to Anita at their 1 800 879 4653 telephone number and requested her to fax the authorization which she did. It was very interesting to note that

- a. The application was filled out by my son who is a minor (10 years old).
- b. The application was dated 3/12/96 and the switching of the long distance was done in Jan./Feb, 1997. Our area code has changed from 305 to 954 and no consideration was made to that.
- c. The telephone is listed under my name and he had put his name and it was not verified by their office staff.
- d. The marital status is checked off as MARRIED AND is cheked off as if he is 21 years old and OVER. There is a check off mark on YES also. The handwriting on the check off marks very clearly DOES NOT MATCH HIS HANDWRITING.
- e. There is an obvious discrepancy with the statement on the application where it states that he designates HOLD company as the long distance carrier. Copies of my telephone bill and the application showing my son's signature are enclosed for your ready reference.

ATTACHMENT C
DOCKET NO. 971489-TI
JANUARY 8, 1998

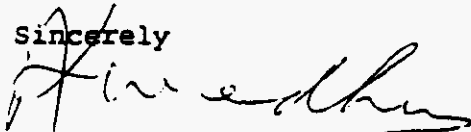
My wife tried to call back and started questioning their agent Anita. When she could not answer, SHE HUNG UP THE PHONE. My wife called again and requested to talk to the supervisor. Pat came on the line and SHE TOO HUNG UP THE PHONE.

I called Bell South to report and I was notified that my long distance company was changed again about four days ago to US LONG DISTANCE. I called them at their 1-800-460-1111 and talked to Anna. She informed me that my long distance company was changed again this morning to Multi Media All American. I called them at their 1-888-558-4726 telephone number and an answering machine came on.

There appears to be some fraudulent practice going on and I would sincerely appreciate your investigating into the matter.

Your co-operation is appreciated.

Sincerely



Ashwani K. Wadhwa

ATTACHMENT C
DOCKET NO. 971489-TI
JANUARY 8, 1998

Long Distance Service Application
(PLEASE PRINT CLEARLY)

HOME PHONE# (305) 475-4239 DATE 3-12/96 13 96

NAME THIS NUMBER IS LISTED UNDER Nitin Wadhwa
ADDRESS 264 NW 102 Terrace APT#
CITY Plantation STATE FL ZIP 33324
MARITAL STATUS SINGLE MARRIED AGE UNDER 21 21 & OVER
SIGNATURE Nitin Wadhwa
(MUST BE SIGNED AND FULLY COMPLETED)

YES, I WOULD LIKE A VOX GLOD LONG DISTANCE TRAVEL CARD (SUPER RATES).

By signing above I designate Home Owners Long Distance, Inc., (HOLD) as my agent to cancel my agreement with my existing carrier in favor of new service with HOLD, for my 1+ long distance service only, and understand that: I can have only one 1+ long distance service and any previous selection of a 1+ long distance company made by me will be cancelled. I am the person legally responsible for charges on the telephone number written above. Charges for my 1+ long distance from HOLD will be billed by my local telephone company and I understand that my local telephone company may charge me a one time charge of up to \$5.00 plus tax for this selection.

LONG DISTANCE OFFER

By signing the letter of agency on the reverse side you are selecting Home Owners Long Distance, Inc., (HOLD) as your 1+ long distance company. You will be mailed a welcome letter before your service is changed to HOLD. HOLD's long distance rates are: 25c per minute daytime (8 a.m. - 5 p.m. Monday through Friday, to anywhere in the contiguous 48 states and 20c per minute for all other times.)

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Copyright 1996 Home Owners Long Distance, Inc.
P.O. Box 690670 San Antonio, Texas 78269 1-800-879-4253

HOLD

ASHWANI K WADHWA
 Account Number: 954 475-4239 620 1
 Bill Period Date: Feb 8, 1997

For HOLD Billing Services Billing Questions, Call 1 800 879-4653

Detailed Statement of Charges

Itemized Calls Amount
 954 475-4239

Service Provider - HOME OWNERS LONG DST

Direct Dialed Calls

Date	Place Called	Number Called	Rate*	Time	Min	Amount
1. 01/07	VLY STREAM NY	516 561-6497	AD	10:53AM	3	.75
2. 01/07	VLY STREAM NY	516 561-6497	AD	10:55AM	2	.50
3. 01/09	INDIA	91184252914	AD	09:01AM	4	13.97
4. 01/09	INDIA	91161672635	AD	09:05AM	17	48.19
5. 01/11	ORLANDO FL	407 351-9993	KN	03:03PM	3	.60
6. 01/11	ORLANDO FL	407 351-9993	KN	04:03PM	8	1.60
7. 01/13	ORLANDO FL	407 843-4600	KD	03:36PM	1	.25
8. 01/13	INDIA	9111524861	AM	11:25PM	10	26.21
9. 01/15	ORLANDO FL	407 351-9993	KD	09:03AM	1	.25

Total Direct Dialed Calls 91.92

Total Charges for 954 475-4239 91.92

The above total does not include the following taxes:

Federal Tax	\$2.83
Local Tax	\$0.19
Florida Gross Receipts Surcharge	\$2.29

Total Itemized Calls 91.92

Taxes Amount

Taxes on Regulated Services

10. Federal Tax	2.83
11. Florida Gross Receipts Surcharge	2.29
12. City Tax19
Total Taxes on Regulated Services	5.31
Total Taxes	5.31

Total HOLD Billing Services Current Charges: 97.23

* Taxes and Rates Applied - See Back of First Page

This portion of your bill is provided as a service to HOLD Billing Services.

There is no connection between BellSouth and HOLD Billing Services.

AC E041871

ATTACHMENT C
DOCKET NO. 971489-TI
JANUARY 8, 1998

Long Distance Service Application
(PLEASE PRINT CLEARLY)

HOME PHONES: (305) 475-4239 DATE 3-12/06 1996

NAME THIS NUMBER IS LISTED UNDER Nitin Wadhwa

ADDRESS 264 NW 102 Terrace APT# _____

CITY Plantation STATE FL ZIP 33324

MARITAL STATUS SINGLE MARRIED AGE UNDER 21 21 & OVER

SIGNATURE Nitin Wadhwa
(MUST BE SIGNED AND FULLY COMPLETED)

YES, I WOULD LIKE A VOX GOLD LONG DISTANCE TRAVEL CARD (SUPER RATES).

By signing above I designate Home Owners Long Distance, Inc., (HOLD) as my agent to cancel my agreement with my existing carrier in favor of new service with HOLD, for my 1+ long distance service only, and understand that: I can have only one 1+ long distance service and any previous selection of a 1+ long distance company made by me will be cancelled. I am the person legally responsible for charges on the telephone number written above. Charges for my 1+ long distance from HOLD will be billed by my local telephone company and I understand that my local telephone company may charge me a one time charge of up to \$5.00 plus tax for this selection.

LONG DISTANCE OFFER

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Copyright 1986 Home Owners Long Distance, Inc.
P.O. Box 680670 San Antonio, Texas 78268 1-800-679-4453

HOLD

ASHWANI K WADHWA
 Account Number: 954 475-4239 620
 Bill Period Date: Feb 8, 1997

For HOLD Billing Services Billing Questions, Call 1 800 879-4653

Detailed Statement of Charges

<u>Itemized Calls</u>							<u>Amount</u>
954 475-4239							
Service Provider - HOME OWNERS LONG DST							
<u>Direct Dialed Calls</u>							
Date	Place Called	Number Called	Rate*	Time	Min		
1. 01/07	VLV STREAM NY	516 561-6497	AD	10:53AM	3	.75	
2. 01/07	VLV STREAM NY	516 561-6497	AD	10:55AM	2	.50	
3. 01/09	INDIA	91184252914	AD	09:01AM	4	13.57	
4. 01/09	INDIA	91161672635	AD	09:05AM	17	48.19	
5. 01/11	ORLANDO FL	407 351-9993	KN	03:03PM	3	.60	
6. 01/11	ORLANDO FL	407 351-9993	KN	04:03PM	8	1.60	
7. 01/13	ORLANDO FL	407 843-4600	KD	03:36PM	1	.25	
8. 01/13	INDIA	9111524861	AM	11:25PM	10	26.21	
9. 01/15	ORLANDO FL	407 351-9993	KD	09:03AM	1	.25	
Total Direct Dialed Calls						91.92	
Total Charges for 954 475-4239						91.92	
The above total does not include the following taxes:							
Federal Tax						\$2.83	
Local Tax						\$0.19	
Florida Gross Receipts Surcharge						\$2.29	
Total Itemized Calls						91.92	
<u>Taxes</u>							<u>Amount</u>
<u>Taxes on Regulated Services</u>							
10. Federal Tax						2.83	
11. Florida Gross Receipts Surcharge						2.29	
12. City Tax19	
Total Taxes on Regulated Services						5.31	
Total Taxes						5.31	

Total HOLD Billing Services Current Charges 97.23

* Taxes and Rates Applied - See Back of First Page

This portion of your bill is provided as a service to HOLD Billing Services.

There is no connection between BellSouth and HOLD Billing Services.

AC E041871

ATTACHMENT C
DOCKET NO. 971
JANUARY 8, 1997



LAWTON CHILES
GOVERNOR

STATE OF FLORIDA

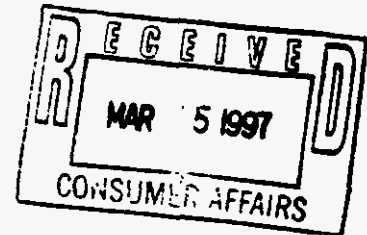
Office of the Governor

THE CAPITOL
TALLAHASSEE, FLORIDA 32399-0001

March 3, 1997

Ashwani K. Wadhwa
264 Northwest 102 Terrace
Plantation, Florida 33324

FEB 28 1997



Dear Ashwani:

Although I am glad to have the opportunity to review your recent letter, the agency you should contact to address your concerns is the Public Service Commission (PSC). The PSC was created by the legislature and is by Florida Statute an arm of the legislative branch of government. The PSC contains a division of consumer affairs which I believe can help or direct you.

I have forwarded your letter to the PSC. I feel sure you will hear from them when they have had a chance to evaluate your complaint, but if you have interim questions, call toll-free the PSC's Division of Consumer Affairs at 1-800-342-3552 or write to them at the address indicated below. If you would like to bring this issue to the attention of someone other than the PSC, you should contact either your state senator or representative.

If I can be of assistance on any issue or concern that comes under my jurisdiction, please do not hesitate to contact me.

With kind regards, I am

Sincerely

A handwritten signature in cursive script that reads "Lawton Chiles".

LAWTON CHILES

LC/hml/pk

cc: Public Service Commission
Division of Consumer Affairs
2540 Schumard Oak Boulevard
Tallahassee, Florida 32399-0850
904/413-6100

ATTACHMENT D
DOCKET NO. 971489-1
JANUARY 8, 1998

Name CLARK, THOMAS E. Company HOME OWNERS LONG DISTANCE INCORPORA
Address 2402 SOUTH CLARK AVENUE Attn. Joseph W. Webb
Consumer's Telephone # (813)-251-8184
City/Zip TAMPA 33629 County HILL Can Be Reached _____
Account Number _____ Note sweep (forgery)
Company Contact _____ Limited Response N

Request No. 1169891
By JRD Time 3:53 PM Date 03/13/96
To CO Time FAX Date 03/14/96
Type S Form MAIL
Category _____
Infraction LS-13A
Closed by NEP Date 04/18/96
Reply Received T

See attached correspondence concerning unauthorized PIC change.
3/22 Report as letter to customer with LOA.

File closed.

CONSUMER REQUEST

FLORIDA PUBLIC SERVICE COMMISSION

2540 SHUMARD OAK BOULEVARD
TALLAHASSEE, FL. 32399-0850
904-413-6100

PLEASE RETURN THIS FORM
WITH REPORT OF ACTION TO:

Richard Durbin

DUE: 03/29/96

-38-

116989 I

2-16-96

Dear Madama,

Regarding my complaint
of "showing" by Home Depot long distance,
please review this contract offered by
H.D. as my application for their service.
You will quickly notice that this is
NOT my signature.

Thank You.

Thomas E. Clark
THOMAS E. CLARK
2702 S. CLARK AVE.
TAMPA, FL 33629

OFFICIAL RULES ON BACK

HIS AND HERS GRAND PRIZE

LONG DISTANCE APPLICATION & ENTRY BLANK

(PLEASE PRINT)

NO PURCHASE NECESSARY TO WIN

WIN \$35,000

ATTACHMENT D
DOCKET NO. 971489-TT
JANUARY 8, 1998

HOME PHONE # (813) 251-8184 DATE Sep 23 1995

NAME THIS NUMBER IS LISTED UNDER ~~XXXXXXXXXX~~ Thomas Clark
ADDRESS 2407 S. Clark Ave. APT. # _____
CITY Tampa STATE Fla ZIP 33629
SIGNATURE Thomas Clark

Marital Status
 MARRIED
 SINGLE
Age
 Under 21
 21 or over
(Appropriate age box must be checked)

MUST BE SIGNED AND FULLY COMPLETED TO QUALIFY

Yes! I would like \$60 CASH. Enter my name in the \$35,000 CASH or HIS AND HERS GRAND PRIZE drawing. In addition to the grand prize drawing, enter my name in the monthly drawing for the 25" remote color TV. By signing above, I designate Home Owners Long Distance, Inc. (HOLD) as my agent to cancel my agreement with my existing carrier in favor of new service with HOLD, for my 1+ long distance service only, and understand that I can have only one 1+ long distance service and any previous selection of a 1+ long distance company made by me will be cancelled. I am the person legally responsible for charges on the telephone number written above. Charges for my 1+ long distance from HOLD will be billed by my local telephone company and I understand that my local telephone company may charge me a one time charge of up to \$5.00 plus tax for this selection. HOLD'S network transmission services are provided by MCI, LDDS / Metromedia or Allnet. I hereby disallow any further changes to my service unless authorized by me in writing.

By checking this box, I am deciding that I do not wish to change my long distance service. Please enter my name in the drawing only.
Copyright 1994 Home Owners Long Distance, Inc. 1-800-879-4653

Form DP 1/95

LONG DISTANCE OFFER

When you select Home Owners Long Distance, Inc. (HOLD) as your 1+ long distance company by completing the Letter of Agency on reverse side, HOLD will provide \$60.00 CASH in the form of 4 coupons mailed to you with a welcome letter before your service is changed to HOLD. Once every three months one of the coupons must be sent to HOLD to receive a check for \$15.00 by return mail for a total of \$60.00. HOLD'S Long Distance rates are: 25¢ per minute daytime (8 a.m. - 5 p.m.) Monday through Friday, to anywhere in the continental 48 states. 20¢ per minute for all other times.

OFFICIAL CONTEST RULES

This offer is void in any state where prohibited by law. You must be 18 years old or older to enter. No purchase necessary to win. One entry per family. Do not need to be present to win. Prize drawing is for \$35,000 CASH or HIS AND HERS GRAND PRIZE (MSRP \$38,600 combined total). Odds: 1 in 900,000. In addition to the grand prize drawing, there is a monthly drawing for a 25" remote color TV (MSRP \$300). All federal, state and local taxes are the sole responsibility of the winner. Winner will be notified by mail. The Grand Prize will be awarded November 30, 1995. For the name of the Grand Prize winner send a self-addressed, stamped #10 envelope to Home Owners Long Distance, Inc. • P.O. BOX 690670 • San Antonio, Texas 78269. This advertising material is being used for the purpose of obtaining Letters of Agency for telephone customers to change their long distance service.

NOTE: FLORIDA RESIDENTS ONLY: A COPY OF THE OFFICIAL REGISTRATION AND FINANCIAL INFORMATION MAY BE OBTAINED FROM THE DIVISION OF CONSUMER SERVICE BY CALLING TOLL FREE 1-800-HELP-FLA, WITHIN THE STATE OF FLORIDA. REGISTRATION DOES NOT IMPLY ENDORSEMENT, APPROVAL OR RECOMMENDATION BY THE STATE.

Copyright 1994 Home Owners Long Distance, Inc.
P.O. BOX 690670 • San Antonio, Texas 78269 • 1-800-879-4653

Form DP 1/95

Name CLARK, THOMAS E.

Company HOME OWNERS LONG DISTANCE INCORPORATED

Request No. 1169891

Address 2402 SOUTH CLARK AVENUE

Attn. Joseph W. Webb

By JRD Time 3:53 PM Date 03/13/96

F. J. 104

City/Zip TAMPA 33629 County HILL

Consumer's Telephone # (813)-251-8184

To CO Time FAX Date 03/14/96

Can Be Reached _____

Type S Form MAIL

Account Number _____

Note _____

Category _____

10:34

Company Contact _____

Limited Response M

Infraction _____

Closed by _____ Date 1/1

Reply Received _____

Mar 14 '96

See attached correspondence concerning unauthorized PIC change.

FL PUBLIC SERVICE COMMISSION Fax: 904-487-6509

ATTACHMENT D
DOCKET NO. 971489-TI
JANUARY 8, 1998

RECEIVED
MAR 14 1996
BY: [Signature]

CONSUMER REQUEST

FLORIDA PUBLIC SERVICE COMMISSION

2540 SHUMARD OAK BOULEVARD
TALLAHASSEE, FL. 32399-8850
904-413-6100

PLEASE RETURN THIS FORM WITH REPORT OF ACTION TO:

Richard Durbin

DUE: 03/29/96

-41-

ATTACHMENT D
DOCKET NO. 971489-TI
JANUARY 8, 1998

State of Florida

Commissioners:
SUSAN F. CLARK, CHAIRMAN
J. TERRY DEASON
JULIA L. JOHNSON
DIANE K. KIESLING
JOE GARCIA



DIVISION OF CONSUMER AFFAIRS
BEVERLEE DeMELLO
DIRECTOR
(904) 413-6100
TOLL FREE 1-800-342-3552

Public Service Commission

March 15, 1996

Mr. Thomas E. Clark
2402 South Clark Avenue
Tampa, Florida 33629

Dear Mr. Clark:

Thank you for your recent letter concerning Home Owners Long Distance Incorporated.

We will look into the matter you outlined and get back in touch with you at the conclusion of our investigation.

Sincerely,

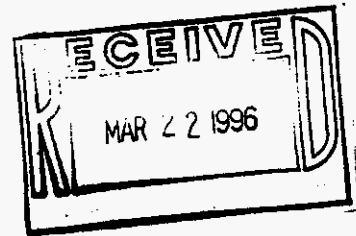
Dick Durbin
Consumer Services Consultant
Division of Consumer Affairs

DD/pr

- 42 -

ATTACHMENT D
DOCKET NO. 971409-10
JANUARY 8, 1998

Home Owners Long Distance, Inc.
P.O. Box 690670
San Antonio, Texas 78269
(210) 525-8152 Fax (210) 525-0637



March 18, 1996

Mr. Thomas Clark
2402 South Clark Avenue
Tampa, FL 33629
813-251-8184
Req. No. 116989I and 111432I

Dear Mr. Clark:

Please accept our sincere apologies regarding the change in your long distance service.

Home Owners Long Distance, a long distance reseller utilizing the LDDS network, received an application requesting our service in the name of Thomas Clark for the above referenced telephone number. It was not apparent by the application that you did not wish to convert to Home Owners Long Distance, nor was there any reason to believe that the signature was not valid.

Our records indicate that on February 16, 1996, a refund check was mailed to you for your switch over fees. Enclosed is a second refund totaling \$17.96 for all billing.

Should you have any questions or require further assistance, please contact me at 1-800-879-4653.

Sincerely,

Deborah Weaver
Customer Service Manager

cc: Florida Public Service Commission JRD