1				_	
1	0 T 90.17	BEFORE	THE VICE COMMISSION	ΩN	
2	LOKID	A TODLIC SER	VICE COMMISSI	ON .	
3					
4	In the Mat	+	:	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	
5	10 CONT AND 10 CON		: UNDO	CKETED	
6	Proposed amendme 24-4.110, F.A.C.	, Customer	: :	- AMERICAN INC.	
7	Billing for Loca Telecommunicatio	ns Companies		Driver of the	
8	(cramming and tr billing).	utn in	***		
9			-	, i	F
10			7	FOR A CROSS	
11	PROCEEDINGS:		DVENE HODEGHO	2000	
12	PROCEEDINGS:		PMENT WORKSHO	r	
13	BEFORE:	COMMISSIONE	את עממאיי ד. מ	ASON	
14	BETOKE:	COMMISSIONER J. TERRY DEASON COMMISSIONER SUSAN F. CLARK			
15	DATE:	Monday, Mar	ch 8. 1999		
16			,		
17	TIME:	Commenced a	t 12:00 p.m. t 1:10 p.m.		
18			r 2020 p		
19	PLACE:		County Govern on Memorial C	mental Center	
20		301 North C	live Avenue each, Florida		
21		West laim i	cuon, rioria		
22	REPORTED BY:		TAMI, CSR, RP sion Reporter		DATE
23		TIBC COMMIS	SION Reporter		BER-
24					NUM
25					DOCUMENT NUMBER-DATE
	11 I	FLORIDA PUBLI	C SERVICE COM	MISSION	000

APPEARANCES:

CHARLES J. BECK, Deputy Public Counsel,
Office of Public Counsel, 111 West Madison Street,
Room 812, Tallahassee, Florida 32399-1400, appearing
on behalf of the Citizens of the State of Florida.

KELLY BIEGALSKI, Florida Public Service

Commission, Division of Communications, 2540 Shumard

Oak Boulevard, Tallahassee, Florida 32399-0870,

appearing on behalf of the Commission Staff.

1	INDEX	
2	WITNESSES	
3	NAME	PAGE NO.
4		
5	ADA VALDES	11
6	Direct Statement	1 .1
7	SARI KERNS	15
8	Direct Statement	12
9	RENOLD GERMAIN	
10	Direct Statement	27
11	SUSAN SPENCER-WENDEL	
12	Direct Statement	30
13	J. R. MENCARELLI	
14	Direct Statement	36
15	NANCY SIMS	
16	Direct Statement	39
	CERTIFICATE OF REPORTER	45
17	CERTIFICATE OF REPORTER	
18		
19		
20		
21		
22		
23		
24		
25		
	··	CCTON

ļ

~ /

PROCEEDINGS

(Workshop convened at 12:00 p.m.)

COMMISSIONER DEASON: Call this workshop to order, and we will begin by having the notice read.

MS. BIEGALSKI: Notice was published in the February 19th, 1999, Florida Administrative Weekly that a rule development workshop concerning proposed amendments to the customer billing rule would be held at this time and place.

COMMISSIONER DEASON: Thank you. We'll take appearances.

MR. BECK: My name is Charlie Beck. I'm with the Office of Public Counsel, appearing to sponsor witnesses today.

MS. BIEGALSKI: Kelly Biegalski with the Florida Public Service Commission.

COMMISSIONER DEASON: Thank you. My name is Terry Deason. I'm a member of the Public Service Commission. With me today is Commissioner Susan Clark. We will constitute the panel of Commissioners which will be here to conduct this particular workshop.

We're holding a number of these workshops around the state. A number have been held. I believe there are two more yet to be held after today's

workshop. There is a schedule of these workshops which appears in the bulletin which should have been provided to you at the table outside the auditorium.

This bulletin also contains some of the basic information about the purpose of these workshops, the schedule of the workshops, and a little bit information about how we conduct public hearings and a little bit about the Public Service Commission.

We have some representatives here today from the Public Service Commission. Ms. Biegalski just introduced herself. She probably also greeted you outside the auditorium this morning. Also with us today is a representative of the Public Counsel's Office. Mr. Beck just introduced himself. I think Mr. Poucher, also from Public Counsel's Office, is also in the auditorium and maybe just walked out, and he is also available to anyone who has questions.

There probably are -- in fact, I know there are members of the industry here; and by industry, I mean representatives of the telephone companies. Most likely in this area it's BellSouth, I believe.

If members of BellSouth would just raise your hand. I'm sure these folks would be more than happy to assist you with any questions that you may have. If there are any other representatives of other

telephone companies that may be here and I don't recognize you, please just raise your hand so we'll know that you're here. (Pause) Very well. I don't think there are any of the telephone companies represented.

Let me take this opportunity to welcome you to this workshop. We're here today to hear from you. We're in the preliminary phases of an investigation of the Public Service Commission concerning a problem we refer to as cramming, which, in essence, is the practice of unauthorized charges appearing on a subscriber's telephone bill.

We have recently concluded investigations and adopted a rule concerning slamming, which is the unauthorized change in one's long distance carrier. We went through that process. It was successful. We had hearings throughout the state. We got very important input from customers. We're trying to duplicate that here today.

Hopefully, though we're a little bit more on the front end with the cramming problem, and our hope is to get meaningful input and adopt a rule which would prevent cramming from becoming as big a problem as we encountered with this slamming situation.

We're going to begin today's workshop by

FLORIDA PUBLIC SERVICE COMMISSION

viewing a video. It contains some of the basic information about the problem of cramming and the procedure we're going to follow at the Florida Public Service Commission. It's a short video, I believe, somewhere about five to seven minutes. We're going to view that.

ask members of the public who wish to testify to stand and be sworn in. This is so your testimony can be part of the record. This proceeding here is being reported by a court reporter employed by the Public Service Commission.

Your comments will become part of the official record. It can be relied on by the Commission and can be reviewed by all the parties interested in this matter and help them formulate meaningful positions.

Are there any preliminary matters which I've overlooked? (No response.)

Very well. At this time then, we're going to view the video.

(Video played.)

mentioned in the video, it's important for customers to review the telephone bills to see if there are any

unauthorized charges.

He also mentioned an 800 number that you can call the Commission. You can also contact the Commission -- and this information is on the front page of the yellow special report -- that there's an Internet access as well.

And, also, I failed to mention earlier that the last page of this yellow special report is designed to be detached for those members of the public who wish to provide written comments to the Commission. You may provide those comments and mail this page and send it to the Public Service Commission, if you wish to do that instead of making a public statement here today.

At this time, I'm going to ask Ms. Biegalski to provide a brief overview of the Staff's preliminary work on a rule proposal to address the cramming situation. And I'm going ask Ms. Biegalski to do that now.

MS. BIEGALSKI: Keep in mind that these are only draft rules. The first modification to the rules we are proposing deals with the billing section. We are going to try and put the customers back in control of their telephone bills.

It allows for a billing block option in

which the customer could only be billed by their prescribed local, local toll or toll service provider on their local telephone bill. The telephone number will be provided to the local providers' billing entities to assure no unauthorized charges will occur. In addition, the local exchange providers will implement appropriate screening codes and dialing blocks for these accounts.

The second modification to the rules incorporates a change made in the 1998 legislative session to revise the definition of information services to include 900 and 976 numbers. It specifically excludes Internet services.

The next modification deals with the truth in billing section of the rules. It prohibits misleading or unclear advertising that may induce callers to use a service and then be charged hidden fees.

Our final modification pertains to service standards for any company that bills for itself or on behalf of companies providing regulated or nonregulated services. It requires companies to maintain and answer a toll free number in order for customers to contact the company for further information on the service they may use or have used.

It will also require all rates and surcharges be disclosed to the caller.

And this concludes the summary of the rules.

COMMISSIONER DEASON: Thank you,

Ms. Biegalski.

As I indicated earlier, before we receive customer testimony, I want to ask all members of the public who wish to make a formal statement here today to stand and raise your right hand. This is necessary to have your comments become a record of today's proceeding.

So with that, I'm going ask all members of the public who wish to testify to please stand and raise your right hand.

(Witnesses collectively sworn.)

commissioner deason: Mr. Beck is going to be calling members of the public who wish to testify. When you hear your name called, we ask that you come forward to the podium directly in front of the court reporter. We ask that you begin by giving us your name and your address. If you think it would be helpful to the court reporter, you may wish to spell your name so that it is accurate in the record.

And with that, Mr. Beck, you may call your first witness.

MR. BECK: Thank you, Commissioner Deason. 1 The first witness is Ada Valdes. 2 3 ADA VALDES 4 appeared as a witness and, swearing to tell the truth, 5 testified as follows: 6 DIRECT STATEMENT 7 WITNESS VALDES: I'm Ada Valdes, and the 8 problem is now with the local --9 COMMISSIONER DEASON: Ms. Valdes, I noticed 10 that you didn't stand earlier to be sworn. Is that 11 okay that we swear you in? 12 13 WITNESS VALDES: Okay. (Witness Valdes sworn.) 14 **COMMISSIONER DEASON:** Please proceed. 15 WITNESS VALDES: Ada Valdes, and it's A-D-A; 16 Valdes is V as in Victor, A-L-D-E-S, and the company 17 that I work for is Barfield, Inc. And my problem is 18 not with the local companies, it's with the long 19 distance company and with this -- looking at the bill, 20 because I work in payables -- we was -- they was 21 billing us without a contract. We did have a contract 22 in the past, but it had expired already. 23 When I called them they say, oh, we notice 24

that we do not have a contract. But I say to them,

1	can we get some of the money back, because we have
2	paid two years without a contract; and they mentioned
3	to me that maybe six months they can refund back. But
4	after I make so many calls and this happened in
5	1997, December '97, and I haven't got a solution yet.
6	commissioner deason: Let me ask you a
7	question. You contacted the company which was billing
8	you for services, but you did not have a contract?
9	WITNESS VALDES: Correct; yes.
10	COMMISSIONER DEASON: And what is the name
11	of that company?
12	WITNESS VALDES: MCI.
13	COMMISSIONER DEASON: And this is on behalf
14	of your employer, Barfield, Incorporated?
15	WITNESS VALDES: Correct.
16	COMMISSIONER DEASON: MCI was the
17	presubscribed carrier, so when you dialed 1 and a long
18	distance number, MCI handled that call; is that
19	correct?
20	WITNESS VALDES: Yes, correct.
21	COMMISSIONER DEASON: Have you called the
22	Public Service Commission, our consumer line, to file
23	a complaint?
24	WITNESS VALDES: Yes, I did. I had a case
25	already.

1	COMMISSIONER DEASON: Okay? So the case is
2	still pending at the Public Service Commission?
3	WITNESS VALDES: Yes. Yes.
4	COMMISSIONER DEASON: Did you receive any
5	refunds yet from MCI?
6	WITNESS VALDES: No.
7	COMMISSIONER DEASON: Any other questions?
8	COMMISSIONER CLARK: I take it, are you
9	still working with our Staff on this?
10	WITNESS VALDES: Yes.
11	COMMISSIONER CLARK: Who is the person
12	you're working with?
13	WITNESS VALDES: Where?
14	COMMISSIONER CLARK: At the Public Service
15	Commission.
16	WITNESS VALDES: Okay. The latest, I have
17	sent a letter to the Mr. Garcia. That was like a
18	month ago just to follow up, because I haven't
19	COMMISSIONER CLARK: Mr. Chairman, I think a
20	good idea would be to have our Staff give Ms. Valdes a
21	call and update her on where we are with her complaint
22	if it has been that long.
23	Do you have a number where we can reach you?
24	WITNESS VALDES: Yes, I do.
25	MS. BIEGALSKI: I obtained her business card

1	and have the information.
2	COMMISSIONER CLARK: And you'll be getting
3	back with them then. I have no other questions.
4	MR. BECK: Ms. Valdes, Charlie Beck. I'm
5	not clear. Was there another long distance company
6	that you wish to serve you?
7	witness valdes: Yes. We switched to
8	another company. Right now we're using Sprint.
9	MR. BECK: Okay. But MCI was your became
ιo	your carrier without your asking them to?
11	witness valdes: No. We did have a contract
12	with them back in the early '90s that expires, and
13	then we switched to Sprint, but they continually bill,
14	and I'm still getting billed.
15	MR. BECK: Thank you.
16	COMMISSIONER DEASON: Ms. Valdes, we thank
17	you for coming and sharing this with us. Our Staff
18	with follow up with you. We appreciate your taking
19	time out of your schedule to inform us. Thank you.
20	
21	MR. BECK: The next witness is Sari or Ellie
22	Kearnes.
23	
24	

SARI KEARNES

appeared as a witness and, swearing to tell the truth, testified as follows:

DIRECT STATEMENT

witness KEARNES: My name is Sari Kearnes, and I live at 541 Emerald Way West in Deerfield Beach. My current phone number at that time was (954)421-3290.

I'm originally from New York City and then
New Jersey, and I've been down here, this is going on
my third year. I am currently a professionalized
skater. I tour with small individual shows. I used
to be with large shows, but now I'm doing dinner
theater shows, and I also teach in various skating
rinks around New Jersey, New York and Florida, and I
go for seminars and such things.

This all started, I believe it was

October 1997. My mother was staying at my house

because I was going to be in and out of town for about

three months, through October, November, December,

January, approximately; and I have some dogs and cats.

She was staying at my house.

And we -- my mother got a call from AT&T saying that there is something suspicious going on with your phone bill and phone calls are being made at

3:00, 4:00, 5:00 in the morning, and we've noticed that you've never had that kind of history before and your phone bills have been X amounts of dollars, and now we get a phone bill and it's about \$900.

So it starts; the nightmare begins. As it turned out -- I have all the papers here -- I started to receive phone bills with 900 numbers on them, calls being made at 3:20 in the morning, 3:35 in the morning, 4:00 in the morning. One after another, like 20 minutes, 30 minutes. And over, I would say, through from October through December I received about \$1,800 worth of charges of phone calls to various 900 numbers; Guyana, Africa. They were dispatched.

I don't know how exactly that works, but I guess if you contact this phone number and then they dispatch you -- and they said to me that it can be put anywhere in the world.

I called two of these companies. One of them was American Telenet; had charges for \$259.32. I had called -- I got a hold of this number, and I called them and he said that they did recordings periodically of callers. So I asked to hear the recordings, and some gentleman came on. He said his name was Mark and he was from Florida.

Now, I don't know anybody named Mark. I

live alone and, as I said, my mother was staying with me, and I was out of town for three months touring.

As I said, this person was not somebody that I know. So I -- they started to send me bills upon bills upon bills and I explained to them I don't -- I'm not responsible for these calls. I don't call sex numbers at 3:00 and 4:00 in the morning if I was home. My mother is living in my home. She's 75 years old. She's not about to. There's something drastically wrong. And as I said, AT&T did call us and say, something is suspicious because we know you've never had this history of phone calling before.

Another company that I had was Mirage

Marketing. I do have all these documents if you'd

like to see them. They were charging me for \$374.81.

They said that they did not do recordings on their

people who call in. And again, these are 900 numbers,

and various different -- every month I have

everything, copies -- live talk numbers, 900 numbers

again, talk line, 900 numbers again. I mean, all of

these were adding up to three and \$400. Some of these

calls were like \$90 each.

I did -- contacted the National Fraud

Information Center, and they sent me their brochures
and directed me to calling either the District

Attorney or calling the FCC.

What I did was I called the FCC, and they gave me -- I ended up faxing all the information, the copies of my bills, articles that had been -- come out in the Sun Sentinel, and letters from companies that they were being sent to me, I faxed to a Mr. Jason Polino (phonetic), and I never got a response.

I have never heard anything from the FCC or the National Fraud, and every time I try to call somebody and ask them, they say, well, we don't have a record of your information; you need to send all of this again; and I just don't seem to be getting anywhere with these people.

Most of it, I believe, has been straightened out. As far as I know, American Telenet and Mirage have paid because I haven't received anything from them lately. I was receiving like -- I was receiving threatening letters about my credit and whatnot. I'm still getting one bill from AT&T for \$73 which they refuse to take care of.

I called Southern Bell. I asked them if it was possible for people to tap into your line. I had them come and look at my line. They said that it's possible for people to put a line into your box. I don't really understand a lot of this stuff. It's

[]	
1	very technical to me. But they said it is possible.
2	I just I don't really know. I need some help with
3	this. I have no idea.
4	COMMISSIONER DEASON: Let me ask: The
5	American Telenet and Mirage Marketing, those amounts
6	have been resolved?
7	WITNESS KEARNES: As far as I know. They
8	have not been contacting me lately.
9	COMMISSIONER DEASON: You never paid them?
LO	WITNESS KEARNES: I have never paid anybody
11	anything. I refuse. I told them that I want copies
12	of the recordings. I want them to show me how it's -
13	it would be impossible. I didn't make these phone
14	calls. And they can look from two years worth of
15	phone bills, and my average phone bill is about \$35.
16	First of all, I wasn't there, and my mother doesn't
17	make those kind of calls, and I'm not paying for
18	something that I did not do.
19	COMMISSIONER DEASON: So these charges are
20	no longer appearing on your bill?
21	WITNESS KEARNES: No, they do not appear on
22	my bill anymore, but I've never received a letter
23	UNIDENTIFIED SPEAKER: (Inaudible comments
24	from audience member.)

WITNESS KEARNES: My mother is telling me

1	that from BellSouth she got on the last bill a balance
2	of \$533.
3	UNIDENTIFIED SPEAKER: (Inaudible comments
4	from audience member.)
5	COMMISSIONER DEASON: Do you have copies of
6	your latest bill?
7	witness kearnes: No. I don't have a do
8	you have a copy of the latest bill with you?
9	UNIDENTIFIED SPEAKER: (Inaudible comments
LO	from audience member.)
LI	witness kearnes: No. I didn't know about
L2	this. I'm just being informed about this.
L3	COMMISSIONER DEASON: Have you contacted
14	anyone here at the Public Service Commission with this
15	problem? I know you indicated earlier
16	witness kearnes: I faxed
17	COMMISSIONER DEASON: you contacted the
18	FCC.
19	WITNESS KEARNES: Right. No; just the
20	information the Fraud and the FCC.
21	COMMISSIONER DEASON: First of all, let me
22	ask you this: Were you informed that you could put a
23	block on your line?
24	WITNESS KEARNES: Oh, I put blocks on at the
25	end of October from 900 numbers, collect calls, any

21 kind of international. I did all of that. COMMISSIONER DEASON: And once you've done 2 that, there have been no further billings --3 WITNESS KEARNES: No. 4 commissioner DEASON: No further --5 WITNESS KEARNES: Well, it was actually, I 6 think, December when I did that, because that's when 7 the phone calls stopped. I had phones -- phone calls 8 from October through December. 9 COMMISSIONER DEASON: And those are the 10 amounts that obviously that you did not make, and 11 12 you're --WITNESS KEARNES: 13 No. COMMISSIONER DEASON: -- disputing --14

WITNESS KEARNES: Yeah. It came out to approximately about \$1,700, \$1,800. I believe that BellSouth did absorb some of the charges, and AT&T did absorb some of them. And as I said, I have not received -- my mother is saying now that she has a balance on the phone bill she just received, but I didn't know anything about that until this moment.

15

16

17

18

19

20

21

22

23

24

25

But I haven't received anything from Mirage or Telenet with a letterhead saying this hasn't been taken care of and -- because they were sending me threatening letters about my credit; they were going

to take me to court, and whatnot, and I haven't heard 2 anything since. COMMISSIONER DEASON: I believe -- and, 3 Staff, correct me if I'm wrong -- I believe in our 4 current rules we have a prohibition against -- for 900 5 and 976 calls, that those calls are in dispute, that 6 there should not be any contacting credit bureaus 7 indicating that amounts are not being paid unless --8 WITNESS KEARNES: Well, the still --9 COMMISSIONER DEASON: -- the dispute is 10 resolved. These --11 12 WITNESS KEARNES: They like to threaten you. COMMISSIONER DEASON: And that's not 13 14 appropriate either. WITNESS KEARNES: No, it's not. 15 16 **COMMISSIONER DEASON:** So I'm going to ask you at the conclusion of the hearing today if you've 17 got copies that you can leave --18 19 WITNESS KEARNES: Absolutely. 20 COMMISSIONER DEASON: -- with Ms. Biegalski, please do so, and she probably will wish -- well, she 21 may wish for you to send a copy of your latest bill if 22 23 there's still disputed charges on that bill. WITNESS KEARNES: Okay. I made xerox copies 24

of everything, like five copies, so you can have one

of each.

COMMISSIONER DEASON: And when you meet with Ms. Biegalski, if BellSouth is so inclined to -- and if you would have no objection, they may wish to review that matter as well with you.

WITNESS KEARNES: No, not at all.

COMMISSIONER DEASON: Further questions?

WITNESS KEARNES: Well, that's it.

COMMISSIONER DEASON: Thank you.

witness kearnes: Thank you.

commissioner DEASON: We'll do everything we can to get this resolved. Hopefully, some of these charges have already been removed from your bill. If these charges reappear and you indicate that there's still some concern about a charge from AT&T, our Staff will look at that and we'll do everything we can to assist you, consistent with our jurisdiction and with the rules that we have in place on this.

witness kearnes: I'd just like to say one other thing, because, as I've said, I really -- you know, this is the first time I've ever lived -- I've moved -- like taken care of a home. And as I said, I was gone at this time.

But when I spoke to, I believe it -- I don't have her name right in front of me, but it was one of

the women that were in charge of marketing at one of these companies. And I said that -- you know, I called Southern Bell and I asked them if it's possible that people can tamper with your line. Because this is 3:00, 4:00 in the morning and one after another, or if somehow somebody could sell my phone number, you know, because as I -- what they did with calling cards, I didn't know if it was possible, if this -- You know, today is -- you think you've got

1.4

it all down, and then they're all coming up with new ways to do things. But she said, well, you know, you should really -- you should have a lock on your box.

And I said, what box is that. And I guess she means the outside box on your house, that somebody can actually plug into your box a line and make phone calls off of your phone number.

commissioner deason: That's probably possible. There's a network interface on most residences, and I suppose that someone with a technical expertise and with --

WITNESS KEARNES: I didn't know --

commissioner deason: -- the correct
equipment probably could tap into that. I'm not an
expert in that field either, but I would assume it was
possible.

That, obviously, would be a criminal act and 1 probably should be prosecuted, but the difficulty is 2 finding out who did that and --3 WITNESS KEARNES: Right. Right. My point 4 is, is that she said this to me. And I said, what box 5 is that. And she said, well, people can plug into 6 your box. And I said, well, if you know this, why 7 8 don't you send out information to customers? With 9 everything that's been going on, the slamming and the 10 cramming and fraud, why not make up a letterhead saying how best to protect yourself from all different 11 12 ways of being -- you know, somebody abusing your 13 property or your number. Because she's the one that 14 said it to me. If you know this, why don't inform 15 people about it. 16 COMMISSIONER DEASON: Well, obviously, I 17 mean, that would be a --18 WITNESS KEARNES: Logical --19 COMMISSIONER DEASON: -- first of all --20 WITNESS KEARNES: Right. 21 COMMISSIONER DEASON: -- it would be 22 trespassing to be on your property without your 23 permission --24 WITNESS KEARNES: Right. 25 **COMMISSIONER DEASON:** -- and then actually

engaging in that activity would amount to theft. not aware of that being a pervasive problem, and I 2 don't know if it happened --3 WITNESS KEARNES: I have no idea. 4 COMMISSIONER DEASON: -- in your situation 5 or not, but we'll do everything we can to assist 6 you --7 WITNESS KEARNES: Okay. 8 **COMMISSIONER DEASON: --** to get this matter 9 resolved. 10 WITNESS KEARNES: Thank you very much. 11 COMMISSIONER DEASON: Thank you. 12 MR. BECK: Ms. Kearnes was the last person 13 who signed up ahead of time. 14 COMMISSIONER DEASON: Let me ask if there 15 are any other members of the public who have joined us 16 who wish to make a statement. If you'll please just 17 raise your hand, we'll be glad to hear from you at 18 this time. 19 Let the record reflect that there are no 20 other members of the public who wish to make a 21 statement. 22 I'm going to ask Ms. Biegalski if she has 23 any concluding comments. Do you have any concluding 24

comments?

MS. BIEGALSKI: No, sir.

COMMISSIONER DEASON: I'm sorry, sir.

Please, if you have a statement, you need to come forward to the microphone.

commissioner Deason: I'm going to ask you to please raise your right hand. Please begin by giving us your name and your address.

RENOLD GERMAIN

appeared as a witness and, swearing to tell the truth, testified as follows:

DIRECT STATEMENT

WITNESS GERMAIN: My name is Renold Germain, R-E-N-O-L-D, G-E-R-M-A-I-N.

At this time I don't -- I do not have any telephone I use right now at this time, but I used to have this problem in the past; so with BellSouth and AT&T.

WITNESS GERMAIN: Like on the other lady,
the comments she was make this morning, the same
problem was happened for me -- to me in the past. So
at this time it happened, so I would come in here in
case I would like to know if this problem is in -coming to me after I get the service so who can I get

in contact to solve this problem.

commissioner deason: Have you actually incurred unauthorized 900 calls on your bill?

witness GERMAIN: No, that was not happened; but in the past I use -- sometime I get billing from BellSouth was more what the call I was using, because I use long distance, and sometime was carried by the local telephone company.

commissioner DEASON: If you review your telephone bill and there appear to be charges on there for services which you did not subscribe to or for calls which you did not make, you need to contact the company to begin with, and if it cannot be resolved, please call the Public Service Commission at our 800 number.

If there are charges which are going in dispute, you can file a complaint with the Commission, and while those charges are being investigated, you're not responsible while the dispute is being processed. Your phone service cannot be disconnected, and we will do everything that we can to investigate those matters and see that they are resolved in an appropriate manner. So that would be the course of action I would recommend that you take if you encounter such charges on your bill.

witness GERMAIN: Yes. Okay. Thank you. It do have a business I was open in 1986 and I have telephone I was get for the business, but they -- I was closing the business in 19 -- I was open the business in 1987. It was open, but it was close in 1986; but I have the same problem I have before with the home phone and the business also.

So I would like to know what different between when you have a business phone and home phone, so is there any difference on the business and the home phone, if you have different agencies you can contact if you have any problem.

commissioner deason: Well, if you have a problem concerning your business or your residence, you may call the Commission, and we will investigate the matter regardless of the nature of the line and the service you subscribe to.

Also, if you have these problems, you may wish to talk to BellSouth about having a block put on your line, and these blocks are available for residence customers as well as business customers.

And by block, what I mean is that it is impossible with the block in place for someone to use your phone to access a 900 service or 976, those type services which there are charges associated with making those

So that also is a protection which you could calls. 1 avail yourself of. 2 WITNESS GERMAIN: Okay. Thank you. 3 COMMISSIONER DEASON: Thank you for coming. 4 Any questions? (No response.) Thank you, sir. 5 Is there anyone else who would like to make 6 a statement or ask questions at this time? 7 Please come forward. Please Yes, Ma'am. 8 begin with your name and address. 9 10 SUSAN SPENCER-WENDEL 11 12 appeared as a witness and, swearing to tell the truth, testified as follows: 13 DIRECT STATEMENT 14 WITNESS SPENCER-WENDEL: I'm Susan 15 16 Spencer-Wendel. I'm a reporter for the Palm Beach 17 Post. And I'd like to ask if you could tell us, do 18 19 you have any statistics, or, you know, evidence of how pervasive the problem of cramming is; and, if so, 20 21 could you just tell the members of the public here? And its most common form. Is it most commonly with 22 900 numbers that you see appearing, and is it most 23

commonly -- and do they appear with, like, real doozy

charges such as Ms. Kearnes', or is it, you know,

24

small and incremental ones or just -- could you tell us in general, inform us a little bit about the problem?

commissioner deason: I don't have any detailed statistics, but I think the problem is fairly pervasive in the sense that it strikes businesses, it strikes residences. We have seen problems with 900, 976 calls. In fact, we have provisions in our draft rules which address those specific calls.

We also have encountered problems with other services, other telephone services such as private 800 lines, beepers, access to the Internet, things that customers have not subscribed to, yet appear on the bill. And what we have found is that oftentimes those type charges appear to be legitimate because it appears to be for some type of telecom service, and many customers are not sophisticated enough to determine if they are just some new charges being imposed, and that they feel they have to pay. And that's why we ask customers to review very carefully their bills to determine if there is anything out of the ordinary.

There are also charges appearing on bills for nontelephone type services which the providers of those services or products have a billing arrangement

with the telephone company. Those charges should be a little more obvious to someone if they've not actually purchased that item or subscribe to that service.

However, that, like other charges, have to be reviewed to determine if they are legitimate.

That's the first step the customers need to take is to review their telephone bills.

Our customer -- our Consumer Services

department may have some statistics. I know that we

keep statistics on the number of complaints that we

get. We kept fairly detailed statistics on the

slamming problems which we have occurred in the past.

Perhaps Ms. Biegalski either has some of those statistics or has access to those, and if she doesn't have them today, I'm sure she'll be glad to provide that to you. But I want to ask her now if she has any general statistics which she could share with us as far as the pattern of these type abuses and whether it's increasing or decreasing and whether there's any particular area of concern which seems to be the biggest problem.

MS. BIEGALSKI: I do not have any statistics with me today. But as Commissioner Deason stated, it is telecommunications services, nontelecommunications services. But I can get those for you when I get back

to the office.

We're hopeful -- and I indicated this earlier -- we're hopeful that we're kind of on the front end of this problem. We know that slamming got to be a tremendous problem and we took steps -- we thought that we were taking steps to curtail the slamming problem, but that problem grew to the point where we felt like we needed to basically rewrite our rules in that area; and that's when we earlier went through a process similar to this to get input from the public and to propose and adopt some fairly stringent rules concerning slamming.

We're hopeful that that's going to -- it probably will not 100% eliminate that problem, but we're hopeful it's going to significantly reduce slamming problems.

We're hopeful that in the situation with cramming, that we're engaging in this process early enough that, hopefully, we can prevent cramming from becoming the extent of the problem that we had with slamming.

I would welcome Mr. Beck, if he has any comments. I'm sure your office receives complaints, too, and if you have any indication as to particular

areas of concern that you wish to share, we'd be glad to hear them.

MR. BECK: Our experience has been the same; that slamming was a much bigger problem, at least the number of complaints that we received.

I know the Federal Trade Commission has taken a number of steps up front. They have things like the Psychic Hot Line, Veterans of American, Voice Mail Services. There have been a number of complaints like that, but at least so far at the hearings and at the Commission and our office, the number of complaints has been quite a bit less so far than it was in slamming.

commissioner deason: But whatever statistics we have we'll be more than happy to share that with you.

We're in the process at the Commission of trying to automate our incoming call system. We have noticed that generally, over the last few years in particular, the number of calls coming in to the Commission have increased; and we're trying to get personnel and infrastructure in place to keep up with that volume of calls.

Of course, those calls involve not only telephones, but other areas that we regulate as well.

And I think Commissioner Clark could substantiate this as well, but we've seen that the majority of the increase in calling, those seem to be in the telecommunications area; and a lot of that is due to the fact that this industry is being -- competition is being introduced.

We've had competition in the long distance area. New services are out there for customers. And while the vast majority of charges which appear on customers' bills are legitimate and it is a convenience to customers to have these charges appear on their bill, there are some providers who unfortunately try to take advantage of customers and have inappropriate charges simply appear on the bill with the hope that customers would not notice those type charges. And that's the type problem that we're trying to identify and put measures in place to prevent.

Is there anyone else from the public? Yes, sir. Please come forward. Just begin with your name and your address.

J. R. MENCARELLI

appeared as a witness and, swearing to tell the truth, testified as follows:

DIRECT STATEMENT

WITNESS MENCARELLI: J. R. Mencarelli, Fort Lauderdale, Florida. I represent AutoNation USA, a large retailer of auto -- of the dealerships in the state.

Another item that has come up on the phone bills that I've seen is local number portability. I was wondering if you guys have gotten involved in any of that.

BellSouth has not charged yet for that.

However, Sprint local service has charged, and GTE has different rates. And I called the FCC and I got some -- I sent some e-mail, and it looks like the charges are determined based on dollar amount provide -- required to provide local number portability based on the number of customers.

I was wondering if you guys have done work on that or if you plan any workshops on local number portability. Because our work is of significant dollars. Those rates are all over the place.

COMMISSIONER DEASON: I appreciate you bringing that up.

Local number portability, that is a charge which is authorized by the FCC. So it is an authorized charge, and it is something that this Commission has no jurisdiction over. The only thing is that we can try to ensure that the charges that are on the bill, that they are described such that customers know what they're being charged for; but as far as the amount of the charges and whether there are to even be charges, that's something that we cannot control.

As indicated earlier, this industry is going through a transition to a competitive one, even at the local level. This particular charge is to further local competition. For there to be competition at the local level, it's been determined that a customer has to have the ability to retain their existing local phone number if they wish to change from BellSouth to an alternative carrier.

Unfortunately, there are costs associated with having the customer have that option, and it's also been determined that those costs should not be placed customer-specific, but they should be a general cost over the entire system. These were decisions that were made by the FCC. And I'm hoping I'm characterizing this correctly, and if I make a

mistake, I'll ask someone to please clarify.

We're just beginning to see the advent of these charges. I'm sure there are going to be numerous customer questions concerning these. In fact, if our Consumer Services department has not already done so, they may wish to begin looking at preparing a brochure or even a public service announcement describing what these charges are, because I'm sure there are going to be lots of questions about those.

But the idea is to allow customers the ability to retain their existing phone number when they change carriers, and that's basically the information that I have on it.

If BellSouth has any information they wish to share with the audience, if a representative could come forward and share that, that would be helpful.

I'm sorry. If you have any further
questions, please --

witness mencarelli: No, that's it. I know that it's a five-year program. It started February 8th until the year 2004, and it's a rate per line, and it can be as minimum as 50 cents to about \$3.65. I've seen the Ameritech territory regional operating companies in the northeast, and it's just divided out.

It's cost the divided out amongst the customers. I was wondering if you guys were going to get involved in it.

COMMISSIONER DEASON: Well, perhaps

BellSouth can explain how they are going to share that information.

WITNESS MENCARELLI: Thank you.

COMMISSIONER DEASON: Thank you.

Please begin with your name and your affiliation.

NANCY SIMS

appeared as a witness and, swearing to tell the truth, testified as follows:

DIRECT STATEMENT

WITNESS SIMS: Nancy Sims with BellSouth in Tallahassee.

Basically BellSouth is planning at this point in time to put the charge on the bill starting in May. We think it will be something under 50 cents. We're not sure exactly how much that will be. The charge will be on the bills up to five years or until we recover our costs, but no longer than five years, and it's being applied in those areas where we're implementing local number portability.

It's not throughout our entire territory.

It's only in those MSAs that were determined to be the most targeted areas for competition that we were to put this in immediately. So it's going to be in our larger service areas; Jacksonville, Miami, Orlando, in the larger areas, larger MSAs, but it will start

showing up probably in May.

commissioner deason: Let me ask you this:

Are you planning some type of a notice or billing
insert to customers explaining what the charge is and
why it's appearing on their bill?

witness sims: Yes, sir, we are. I don't know whether it's going to go out the month before or whether it will go out in the bill with the charge to explain the charge when it shows up. Sometimes people will read the information if it's associated with the charge when it first goes in.

commissioner deason: Now, this is a charge to recover, as the incumbent local carrier, your cost of putting in the system to actually facilitate the number being transported, that the customer can keep their number when they choose an alternative carrier; is that correct?

witness sims: That's correct. There will be limited number portability. You'll be able to move

within what they call a rate center, which is a little bigger than a wire center, but you'll be able to move within that rate center and keep your telephone number even if you go with another local exchange company.

1.0

And we've had to program our switches, put in extra capacity to handle the extra numbers, to handle the different treatments of the numbers, and we'll also have to revise our billing systems in order to keep track of where these numbers are.

commissioner deason: But this is not a service for customers who move out of one territory to another that they cannot choose to keep their number.

maybe sometime in the future they'll be able to do that. But every incumbent local exchange company that is open to competition, like Sprint and GTE and BellSouth, is having to do this, and they will be applying charges on their bill.

And the charges apply -- and I don't have this right in front of me -- but there's a specific formula that the FCC laid out as to the charge for whether it's residence or business. It's a certain percentage of the lines depending on whether it's residence or business, but residence will be a little less than 50 cents we think.

COMMISSIONER DEASON: And that's per month 1 per line? 2 WITNESS SIMS: That's per month per line. 3 COMMISSIONER DEASON: Now, are you required 4 to report to the FCC your cost and the extent to which 5 you're recurring those costs on either a monthly, 6 quarterly or yearly basis? 7 WITNESS SIMS: Yes. I don't know how often 8 we have to report it, but right up front we have to 9 have the rate approved by the FCC before it can go 10 into effect. And they monitor our cost recovery; and 11 as soon as we've recovered our costs, the charge comes 12 13 off. COMMISSIONER DEASON: Any other questions? 14 15 (No response.) Thank you for coming forward and explaining 16 17 that. Something else that we have to look forward to. 18 Are there any other members of the public 19 who wish to make a statement at this time? response) Let the record reflect that there are not. 20 21 I think Staff has no concluding comments. Mr. Beck, 22 do you have any concluding comments? 23 MR. BECK: No, sir. 24 COMMISSIONER DEASON: Let me take this 25 opportunity to thank you for coming out and being with us today. As I indicated earlier, we've had a number of these hearings. I think there are two more yet to come.

We're going to take all of this information.

Staff is going to refine what they've already done.

Staff will be coming forward with a rule proposal to the Commission. We will review that rule proposal.

We may make changes to it, and we will issue that as a

formal rule proposal which then will initiate formal rulemaking, and there are procedures in place that we follow.

Hopefully, if everything goes according to schedule, we will conclude our investigation, conclude our rule proposal process and rule hearing, and we'll have a formal rule in place -- I think that we should do that by the end of the year, Commissioner Clark?

COMMISSIONER CLARK: Sounds right.

commissioner deason: Okay. If you have any questions, please call us at the 800 number and we'll be glad to give you any information that we have. Thank you for being with us today. This workshop is now concluded.

(Thereupon, the workshop concluded at 1:10 p.m.)

Į	
1	STATE OF FLORIDA) : CERTIFICATE OF REPORTER
2	COUNTY OF LEON)
3	I, H. RUTHE POTAMI, CSR, RPR, FPSC Commission Reporter,
4	DO HEREBY CERTIFY that the above undocketed
5	cramming workshop was heard by the Florida Public Service Commission at the time and place herein
6	stated; it is further
7	CERTIFIED that I stenographically reported the said proceedings; that the same has been
8	transcribed by me; and that this transcript,
9	consisting of 43 pages, constitutes a true transcription of my notes of said proceedings.
10	DATED this 10th day of March, 1999.
11	
12	H. RUTHE POTAMI, CSR, RPR
13	Official Commission Reporter
14	(904) 413-6734
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	
25	

• \$1,700 21/16 \$1,800 16/12, 21/16 \$259.32 16/19 A-D-A 11/16 A-L-D-E-S 11/17 ability 37/16, 38/12 absorb 21/17, 21/18 \$3.65 38/23 \$35 19/15 \$374.81 17/15 abuses 32/18 abusing 25/12 access 8/6, 29/24, 31/12, 32/14 \$400 17/21 \$533 20/2 accounts 9/8 accurate 10/23 \$73 18/19 \$90 17/22 act 25/1 action 28/23 activity 26/1 \$900 16/4 ADA 3/4, 11/2, 11/4, 11/8, 11/16 add 33/2 adding 17/21 address 8/17, 10/21, 27/7, 30/9, 31/9, 35/21 ²90s 14/12 ²97 12/5 Administrative 4/6 adopt 6/22, 33/12 1 adopted 6/14 advantage 35/13 1 12/17 advent 38/2 100% 33/15 advertising 9/16 affiliation 39/10 11 3/5 111 2/3 Africa 16/13 12:00 1/17, 4/2 agencies 29/11 15 3/7 19 29/4 allow 38/11 allows 8/25 1986 29/2, 29/6 1987 29/5 alternative 37/18, 40/22 amendment 1/5 1997 12/5, 15/18 amendments 4/8 1998 9/10 American 16/19, 18/15, 19/5, 34/8 1999 1/15, 4/6 Ameritech 38/24 19th amount 26/1, 36/17, 37/8 1:10 1/17, 43/24 amounts 16/3, 19/5, 21/11, 22/8 announcement 38/8 answer 9/23 APPEARANCES 2/1, 4/11 2 20 16/10 applied 39/24 2004 38/22 24-4.110 1/6 apply 41/19 applying 41/18 2540 2/7 appreciate 14/18, 36/24 27 3/9 appropriate 9/7, 22/14, 28/22 approved 42/10 area 5/21, 32/20, 33/9, 35/4, 35/8 3 areas 34/1, 34/25, 39/24, 40/3, 40/5, 40/6 arrangement 31/25 30 3/11, 16/10 articles 18/4 assist 5/24, 23/17, 26/6 associated 29/25, 37/19, 40/16 301 1/20 32399-0870 2/8 32399-1400 2/4 assure 9/5 AT&T 15/23, 17/10, 18/19, 21/17, 23/15, 27/18 36 3/13 39 3/15 Attorney 18/1 audience 19/24, 20/4, 20/10, 38/16 3:00 16/1, 17/7, 24/5 3:20 16/8 auditorium 5/3, 5/12, 5/16 authorized 37/2, 37/3 3:35 auto 36/7 4 automate 34/18 AutoNation 36/6 421-3290 15/8 available 5/17, 29/20 45 3/17 Avenue 1/20 4:00 16/1, 16/9, 17/7, 24/5 average 19/15 R 50 38/23, 39/20, 41/25 balance 20/1, 21/20 541 15/6 Barfield 11/18, 12/14 5:00 16/1 based 36/17, 36/19 basis 42/7 Beach 1/12, 1/19, 1/20, 15/6, 30/16 7 BECK 2/2, 4/12, 14/4 75 17/8 beepers 31/12 Bell 18/21, 24/3
BellSouth 5/21, 5/22, 20/1, 21/17, 23/3, 27/17, 28/6, 29/19, 36/13, 37/17, 38/15, 39/5, 39/16, 39/18, 41/17 BIEGALSKI 2/6, 4/15 800 8/2, 28/14, 31/11, 43/19 812 2/4 big 6/23 bigger 34/4, 41/2
biggest 32/21
bill 6/12, 9/3, 11/20, 14/13, 15/25, 16/4, 18/19, 19/15, 19/20, 19/22, 20/1, 20/6, 20/8, 21/20, 22/22, 22/23, 23/13, 28/3, 28/10, 28/55, 31/14, 35/12, 35/14, 37/6, 20/10, 40/11, 40/14, 41/18 8th 38/22 39/19, 40/11, 40/14, 41/18 billed 9/1, 14/14 900 9/12, 16/7, 16/12, 17/17, 17/19, 17/20, 20/25, 22/5, 28/3, 29/24, 30/23, 31/7 954 15/8 Billing 1/6, 1/8, 4/8, 8/22, 8/25, 9/4, 9/15, 11/22, 12/7, 28/5, 31/25, 40/9, 41/8 976 9/12, 22/6, 29/24, 31/8 billings 21/3

bills 7/25, 8/24, 9/20, 16/3, 16/7, 17/4, 17/5, 18/4, 19/15, 31/21, 31/23, 32/7, 35/10, 36/10, 39/22

bit 5/7, 5/8, 6/20, 31/2, 34/12

block 8/25, 20/23, 29/19, 29/22, 29/23

blocks 9/8, 20/24, 29/20
Boulevard 2/8
box 18/24, 24/12, 24/13, 24/14, 24/15, 25/5, 25/7
brief 8/16
bringing 36/25
brochure 38/7
brochures 17/24
bulletin 5/2, 5/4
bureaus 22/7
busineses 13/25, 29/2, 29/3, 29/4, 29/5, 29/7, 29/9, 29/14, 29/21, 41/22, 41/24
businesses 31/6

C

Call 4/3, 8/3, 10/24, 12/18, 13/21, 15/23, 17/6, 17/10, 17/17, 18/9, 28/6, 28/14, 29/15, 34/18, 41/1, 43/19 caller 10/2 callers 9/17, 16/22 calls 12/4, 15/25, 16/7, 16/12, 17/6, 17/22, 19/14, 19/17, 20/25, 21/8, 22/6, 24/16, 28/3, 28/12, 30/1, 31/8, 31/9, 34/20, 34/23, 34/24 came 16/23, 21/15 capacity 41/6 card 13/25 cards 24/8 care 18/20, 21/24, 23/22 carefully 31/20 carried 28/7 carrier 6/15, 12/17, 14/10, 37/18, 40/19, 40/22 carriers 38/13 case 12/24, 13/1, 27/24 cats 15/21 Center 1/19, 17/24, 41/1, 41/2, 41/3 cents 38/23, 39/20, 41/25 CERTIFICATE 3/17, 44/1 CERTIFIED 44/7 CERTIFY 44/4 Chairman 7/23 Chambers 1/19 change 6/15, 9/10, 37/17, 38/13 changes 43/8 characterizing 37/25 charge 23/15, 24/1, 37/1, 37/3, 37/13, 39/19, 39/22, 40/10, 40/14, 40/15, 40/17, 40/18, 41/21, 42/12 charged 9/17, 36/13, 36/14, 37/7 charges 6/11, 8/1, 9/5, 16/12, 16/19, 19/19, 21/17, 22/23, 23/13, 23/14, 28/10, 28/16, 28/18, 28/24, 29/25, 30/25, 31/15, 31/18, 31/23, 32/1, 32/4, 35/9, 35/11, 35/14, 35/16, 36/17, 37/5, 37/8, 37/9, 38/3, 38/8, 41/18, 41/19 charging 17/15 CHARLES 2/2 Charlie 4/12, 14/4 choose 40/22, 41/12 Citizens 2/5 City 15/9 clarify 38/1 CLARK 1/14, 4/20, 13/8, 13/11, 13/14, 13/19, 14/2, 35/1, 43/16, 43/17 clear 14/5 close 29/5 closing 29/4 codes 9/7 collect 20/25 Commenced 1/17 comments 7/13, 8/10, 8/11, 10/10, 19/23, 20/3, 20/9, 26/24, 26/25, 27/21, 33/24, 42/21, 42/22 COMMISSION 1/1, 1/22, 2/7, 2/9, 4/16, 4/19, 5/8, 5/10, 6/9, 7/4, 7/12, 7/15, 8/3, 8/4, 8/11, 8/13, 12/22, 13/2, 13/15, 20/14, 28/14, 28/17, 29/15, 34/6, 34/11, 34/17, 34/21, 37/4, 43/7, 44/3, 44/5 COMMISSIONER 1/13, 1/14, 4/3, 4/10, 4/17, 4/19, 7/23, 10/4, 10/16, 11/1, 11/10, 11/15, 12/6, 12/10, 12/13, 12/16, 12/21, 13/1, 13/4, 13/7, 13/8, 13/11, 13/14, 13/19, 14/2, 14/16, 19/4, 19/9, 19/19, 20/5, 20/13, 20/17, 20/21, 21/2, 21/5, 21/10, 21/14, 22/3, 22/10, 22/13, 22/16, 22/20, 23/2, 23/7, 23/9, 23/11, 24/17, 24/22, 25/16, 25/19, 25/21, 25/25, 26/5, 26/9, 26/12, 26/15, 27/2, 27/5, 27/19, 28/2, 28/9, 29/13, 30/4, 31/4, 32/23, 33/2, 34/14, 35/1, 36/24, 39/4, 39/8, 40/8, 40/18, 41/10, 42/1, 42/4, 42/14, 42/24, 43/16, 43/17, 43/18 Commissioners 4/20 common 30/22 Communications 2/7 Companies 1/7, 5/20, 6/1, 6/4, 9/21, 9/22, 11/19, 16/18, 18/5, 24/2, 38/25 company 9/20, 9/24, 11/17, 11/20, 12/7, 12/11, 14/5, 14/8, 17/13, 28/8, 28/13, 32/1, 41/4, 41/15 competition 35/5, 35/7, 37/14, 40/3, 41/16 competitive 37/12

complaint 12/23, 13/21, 28/17

complaints 32/10, 33/24, 34/5, 34/9, 34/12 concern 23/15, 32/20, 34/1 conclude 43/13 Concluded 1/17, 6/13, 43/22, 43/23 concludes 10/3 concluding 26/24, 42/21, 42/22 conclusion 22/17 conduct 4/21, 5/7 consistent 23/17 constitute 4/20 consumer 12/22, 32/8, 38/5 contact 8/3, 9/24, 16/15, 28/1, 28/12, 29/12 contacted 12/7, 17/23, 20/13, 20/17 contacting 19/8, 22/7 contains 5/4, 7/1 contract 11/22, 11/25, 12/2, 12/8, 14/11 control 8/23, 37/10 convened 4/2 convenience 35/11 copies 17/19, 18/4, 19/11, 20/5, 22/18, 22/24, 22/25 copy 20/8, 22/22 Correct 12/9, 12/15, 12/19, 12/20, 22/4, 24/22, 40/23, 40/24 correctly 37/25 cost 37/23, 39/1, 40/19, 42/5, 42/11 costs 37/19, 37/21, 39/23, 42/6, 42/12 Counsel 2/2, 2/3, 4/13 Counsel's 5/13, 5/15 County 1/19, 44/2 course 28/23, 34/24 court 7/11, 10/19, 10/22, 22/1 cramming 1/7, 6/10, 6/21, 6/23, 7/2, 8/17, 25/10, 30/20, 33/19, 33/20, 44/5 credit 18/18, 21/25, 22/7 criminal 25/1 CSR 1/22, 44/3 currently 15/11 curtail 33/7 Customer 1/6, 4/8, 9/1, 10/7, 32/8, 37/15, 37/20, 38/4. 40/21 customer-specific 37/22 customers 6/18, 7/24, 8/23, 9/24, 25/8, 29/21, 31/13, 31/17, 31/20, 32/6, 35/8, 35/11, 35/13, 35/15, 36/19, 37/7, 38/11, 39/1, 40/10, 41/11 customers 35/10

D

DATE 1/15 dealerships 36/7 deals 8/22, 9/14 DEASON 1/13, 4/3, 4/10, 4/17, 4/18, 7/23, 10/4, 10/16, 11/1, 11/10, 11/15, 12/6, 12/10, 12/13, 12/16, 12/21, 13/1, 13/4, 13/7, 14/16, 19/4, 19/9, 19/19, 20/5, 20/13, 20/17, 20/21, 21/2, 21/5, 21/10, 21/14, 22/3, 22/10, 22/13, 22/16, 22/20, 23/2, 23/7, 23/9, 23/11, 24/17, 24/22, 25/16, 25/19, 25/21, 25/25, 26/5, 26/9, 26/12, 26/15, 27/2, 27/5, 27/19, 28/2, 28/9, 29/13, 30/4, 31/4, 32/23, 33/2, 34/14, 36/24, 39/4, 39/8, 40/8, 40/18, 41/10, 42/1, 42/4, 42/14, 42/24, 43/18 December 12/5, 15/20, 16/11, 21/7, 21/9 decisions 37/23 decreasing 32/19 Deerfield 15/6 definition 9/11 department 32/9, 38/5 Deputy 2/2 described 37/6 describing 38/8 designed 8/9 detached detailed 31/5, 32/11 determine 31/18, 31/21, 32/5 determined 36/17, 37/15, 37/21, 40/2 DEVELOPMENT 1/11, 4/7 dialed 12/17 dialing 9/7 difference 29/10 difficulty 25/2 dinner 15/13 Direct 3/5, 3/7, 3/9, 3/11, 3/13, 3/15, 11/7, 15/4, 27/12, 30/14, 36/4, 39/15 directed 17/25 disclosed 10/2 disconnected 28/20 dispatch 16/16 dispatched 16/13 dispute 22/6, 22/10, 28/17, 28/19 disputed 22/23 disputing 21/14 distance 6/15, 11/20, 12/18, 14/5, 28/7, 35/7 District 17/25 divided 38/25, 39/1

Division 2/7 documents 17/14 doesn't 19/16, 32/15 dogs 15/21 dollar 36/17 dollars 16/3, 36/23 docay 30/24 draft 8/21, 31/8 drastically 17/9 dupticate 6/19

E

e-mail 36/16 effect 42/11 eliminate 33/15 Ellie 14/21 Emerald 15/6 employed 7/11 employer 12/14 encounter 28/24 encountered 6/24, 31/10 end 6/21, 20/25, 33/4, 43/16 ended 18/3 engaging 26/1, 33/19 ensure 37/5 entities 9/5 equipment 24/23 sence 6/10 evidence 30/19 Exchange 1/6, 9/6, 41/4, 41/15 excludes 9/13 existing 37/16, 38/12 experience 34/3 expert 24/24 expertise 24/20 expired 11/23 expires 14/12

F

F.A.C 1/6 facilitate 40/20 fact 5/18, 31/8, 35/5, 38/5 failed 8/7 faxed 18/6, 20/16 faxing 18/3 FCC 18/1, 18/2, 18/8, 20/18, 20/20, 36/15, 37/2, 37/24, 41/21, 42/5, 42/10 February 4/6, 38/21 Federal 34/6 fees 9/18 field 24/24 file 12/22, 28/17 finding 25/3 five 7/5, 22/25, 39/22, 39/23 five-year 38/21 FLORIDA 1/1, 1/12, 1/20, 2/4, 2/5, 2/6, 2/8, 4/6, 4/16, 7/3, 15/15, 16/24, 36/6, 44/1, 44/5 follow 7/3, 13/18, 14/18, 43/11 follows 11/6, 15/3, 27/11, 30/13, 36/3, 39/14 form 30/22 formal 10/8, 43/9, 43/15 formuia 41/21 formulate 7/16 Fort 36/5 found 31/14 FPSC 1/22, 44/3 Fraud 17/23, 18/9, 20/20, 25/10 free 9/23 front 6/21, 8/4, 10/19, 23/25, 33/4, 34/7, 41/20, 42/9 future 41/14

G

G-E-R-M-A-I-N 27/14
Garcia 7/23
gentleman 16/23
GERMAIN 3/8, 27/9, 27/13, 27/20, 28/4, 29/1, 30/3
glad 26/18, 32/15, 34/1, 43/20
Governmental 1/19
greeted 5/11
grew 33/8
GTE 36/14, 41/16
guess 16/15, 24/13
Guyana 16/13
guys 36/11, 36/20, 39/2

H

hand 5/23, 6/2, 10/9, 10/14, 26/18, 27/6
handle 41/6, 41/7
handled 12/18
happy 5/24, 34/15
hearings 5/7, 6/17, 34/10, 43/2
held 4/8, 4/24, 4/25
help 7/16, 19/2
helpful 10/22, 38/17
hidden 9/17
history 16/2, 17/12
hold 16/20
holding 4/23
home 17/7, 17/8, 23/22, 29/7, 29/9, 29/11
hope 6/21, 35/15, 41/13
hopeful 33/3, 33/4, 33/14, 33/16, 33/18
hoping 37/24
Hot 34/8
house 15/18, 15/22, 24/14

idea 13/20, 19/3, 26/4, 38/11 identify 35/17 implement 9/7 implementing 39/25 imposed 31/19 impossible 19/13, 29/22 inappropriate 35/14 Inaudible 19/23, 20/3, 20/9 inclined 23/3 incoming 34/18 Incorporated 12/14 incorporates 9/10 increase 35/3 increased 34/21 increasing 32/19 incremental 31/1 incumbent 40/19, 41/15 incurred 28/3 indicate 23/14 indicated 10/6, 20/15, 33/3, 37/11, 43/1 indicating 22/8 indication 33/25 induce 9/16 industry 5/19, 35/5, 37/11 inform 14/19, 25/14, 31/2 information 5/5, 5/7, 7/2, 8/4, 9/11, 9/25, 14/1, 17/24, 18/3, 18/11, 20/20, 25/8, 38/14, 38/15, 39/6, 40/16, 43/4, 43/20 informed 20/12, 20/22 infrastructure 34/22 initiate 43/9 input 6/18, 6/22, 33/11 insert 40/10 interface 24/18 international 21/1 Internet 8/6, 9/13, 31/12 introduced 5/11, 5/14, 35/6 investigate 28/21, 29/15 investigated 28/18 investigation 6/8, 43/13 investigations 6/13 issue 43/8 item 32/3, 36/9

Jacksonville 40/5 Jane 1/19 January 15/21 Jersey 15/10, 15/15 joined 26/16 jurisdiction 23/17, 37/4

K

Kearnes 14/22, 15/1, 15/5, 19/7, 19/10, 19/21, 19/25, 20/7, 20/11, 20/16, 20/19, 20/24, 21/4, 21/6, 21/13, 21/15, 22/9, 22/12, 22/15, 22/19, 22/24, 23/6, 23/8, 23/10, 23/19, 24/21, 25/4, 25/18, 25/20, 25/24, 26/4, 26/8, 26/11
KELLY 2/6, 4/15
KERNS 3/6

L

lady 27/20 laid 41/21 large 15/13, 36/7

larger 40/5, 40/6 latest 13/16, 20/6, 20/8, 22/22 Lauderdale 36/6 leave 22/18 legislative 9/10 legitimate 31/15, 32/5, 35/10 LEON 44/2 letter 13/17, 19/22 letterhead 21/23, 25/10 letters 18/5, 18/18, 21/25 level 37/13, 37/15 Himited 40/25 line 12/22, 17/20, 18/22, 18/23, 18/24, 20/23, 24/4, 24/15, 29/16, 29/20, 34/8, 38/22, 42/2, 42/3 Himes 31/12, 41/23 Hittle 5/6, 5/8, 6/20, 31/2, 32/2, 41/1, 41/24 Hive 15/6, 17/1, 17/19 lived 23/21 living 17/8
Local 1/6, 9/2, 9/3, 9/4, 9/6, 11/9, 11/19, 28/8, 36/10, 36/14, 36/18, 36/21, 37/1, 37/13, 37/14, 37/15, 37/16, 39/25, 40/19, 41/4, 41/15 lock 24/12 Legical 25/18

M

Madison 2/3 mail 8/11, 34/9 maintain 9/23 majority 35/2, 35/9 manner 28/23 March 1/15 Mark 16/24, 16/25 Marketing 17/14, 19/5, 24/1 Matter 1/4, 7/16, 23/5, 26/9, 29/16 matters 7/18, 28/21 MCI 12/12, 12/16, 12/18, 13/5, 14/9 meaningful 6/22, 7/17 measures 35/17 meet 23/2 member 4/18, 19/24, 20/4, 20/10 members 5/19, 5/22, 7/8, 8/9, 10/7, 10/12, 10/17, 26/16, 26/21, 30/21, 42/18 Memoriai 1/19 MENCARELLI 3/12, 36/1, 36/5, 38/20, 39/7 mention 8/7 mentioned 7/24, 8/2, 12/2 Miami 40/5 microphone 27/4 mind 8/20 minimum 38/23 minutes 7/5, 16/10 Mirage 17/13, 18/15, 19/5, 21/22 misleading 9/16 mistake 38/1 modification 8/21, 9/9, 9/14, 9/19 moment 21/21 Monday 1/15 money 12/1 monitor 42/11 month 13/18, 17/18, 40/13, 42/1, 42/3 monthly 42/6 months 12/3, 15/20, 17/2 morning 5/12, 16/1, 16/8, 16/9, 17/7, 24/5, 27/21 mother 15/18, 15/23, 17/1, 17/8, 19/16, 19/25, 21/19 move 40/25, 41/2, 41/11 moved 23/22 MR. BECK 4/12, 5/14, 10/16, 10/24, 11/1, 14/4, 14/9, 14/15, 14/21, 26/13, 33/23, 34/3, 42/21, 42/23 Mr. Chairman 13/19 Mr. Garcia 13/17 Mr. Jason 18/6 Mr. Poucher 5/15 MS. BIEGALSKI 4/5, 4/15, 5/10, 8/15, 8/18, 8/20, 10/5, 13/25, 22/20, 23/3, 26/23, 27/1, 32/13, 32/22 Ms. Kearnes 26/13 Ms. Kearnes' 30/25 Ms. Valdes 11/10, 13/20, 14/4, 14/16 MSAs 40/2, 40/6

N

NAME 3/3, 4/12, 4/17, 10/18, 10/21, 10/23, 12/10, 15/5, 16/24, 23/25, 27/7, 27/13, 30/9, 35/20, 39/9 named 16/25
NANCY 3/14, 39/12, 39/16
National 17/23, 18/9 nature 29/16 necessary 10/9 need 18/11, 19/2, 27/3, 28/12, 32/6 needed 33/8

network 24/18
New 15/9, 15/10, 15/15, 24/10, 31/18, 35/8
nightmare 16/5
nonregulated 9/22
nontelecommunications 32/24
nontelephone 31/24
North 1/20
northeast 38/25
notice 4/4, 4/5, 11/24, 35/15, 40/9
November 15/20
number 4/23, 4/24, 8/2, 9/3, 9/23, 12/18, 13/23, 15/7, 16/15, 16/20, 24/6, 24/16, 25/13, 28/15, 32/10, 34/5, 34/7, 34/9, 34/11, 34/20, 36/10, 36/18, 36/19, 36/21, 37/1, 37/17, 38/12, 39/25, 40/21, 40/22, 40/25, 41/3, 41/12, 43/1, 43/19
numbers 9/12, 16/7, 16/13, 17/7, 17/17, 17/19, 17/20, 20/25, 30/23, 41/6, 41/7, 41/9

0

Oak 2/8
objection 23/4
obtained 13/25
October 15/18, 15/20, 16/11, 20/25, 21/9
Office 2/3, 4/13, 5/14, 5/15, 33/1, 33/24, 34/11
official 7/14
old 17/8
Olive 1/20
open 29/2, 29/4, 29/5, 41/16
operating 38/24
opportunity 6/6, 42/25
option 8/25, 37/20
order 4/4, 9/23, 41/8
originally 15/9
Orlando 40/5
overlooked 7/19
overview 8/16

p

1/17, 4/2, 43/24 paid 12/2, 18/16, 19/9, 19/10, 22/8
Paim 1/12, 1/19, 1/20, 30/16 panel 4/20 papers 16/6 part 7/10, 7/13 parties 7/15 pattern 32/18 Pause 6/3 pay 31/19 payables 11/21 paying 19/17 pending 13/2 percentage 41/23 permission 25/23 personnel 34/22 pervasive 26/2, 30/20, 31/6 phases 6/8 phone 15/7, 15/25, 16/3, 16/4, 16/7, 16/12, 16/15, 17/12, 19/13, 19/15, 21/8, 21/20, 24/6, 24/15, 24/16, 28/20, 29/7, 29/9, 29/11, 29/23, 36/9, 37/17, 38/12 phones 21/8 phonetic 18/7 PLACE 1/19, 4/9, 23/18, 29/23, 34/22, 35/17, 36/23, 43/10, 43/15, 44/5 placed 37/22 plan 36/21 planning 39/18, 40/9 played 7/22 plug 24/15, 25/6 podium 10/19 point 25/4, 33/8, 39/19 Polino 18/7 portability 36/10, 36/19, 36/22, 37/1, 39/25, 40/25 positions 7/17 possible 18/22, 18/24, 19/1, 24/3, 24/8, 24/18, 24/25 Post 30/17 POTAMI 1/22, 44/3 practice 6/11 preliminary 6/8, 7/18, 8/16 preparing 38/7 prescribed 9/2 presubscribed 12/17 prevent 6/23, 33/20, 35/18 private 31/11 problem 6/9, 6/21, 6/23, 7/2, 11/9, 11/18, 20/15, 26/2, 27/17, 27/22, 27/24, 28/1, 29/6, 29/12, 29/14, 30/20, 31/3, 31/5, 32/21, 33/5, 33/6, 33/7, 33/8, 33/15, 33/21, 34/4, 35/16 problems 29/18, 31/7, 31/10, 32/12, 33/17 procedure 7/3 procedures 43/10

proceed 11/15 proceeding 7/10, 10/11 PROCEEDINGS 1/11, 44/7 process 6/16, 33/10, 33/19, 34/17, 43/14 processed 28/19 products 31/25 professionalized 15/11 program 38/21, 41/5 prohibition 22/5 prohibits 9/15 property 25/13, 25/22 proposal 8/17, 43/6, 43/7, 43/9, 43/14 propose 33/11 Proposed 1/5, 4/7 proposing 8/22 prosecuted 25/2 protect 25/11 protection 30/1 provide 8/10, 8/11, 8/16, 32/16, 36/18 provider 9/2 providers 9/6, 31/24, 35/12 providers' 9/4 provisions 31/8 Psychic 34/8
PUBLIC 1/1, 2/2, 2/3, 2/6, 4/13, 4/16, 4/18, 5/7, 5/8, 5/10, 5/13, 5/15, 6/9, 7/3, 7/8, 7/11, 8/10, 8/12, 8/14, 10/8, 10/13, 10/17, 12/22, 13/2, 13/14, 20/14, 26/16, 26/21, 28/14, 30/21, 33/11, 35/19, 38/7, 42/18, 44/5 published 4/5 purchased 32/3 purpose 5/5 put 8/23, 16/16, 18/24, 20/22, 20/24, 29/19, 35/17. 39/19, 40/4, 41/5 putting 40/20

Q

quarterly 42/7 question 12/7 questions 5/17, 5/24, 13/7, 14/3, 23/7, 30/5, 30/7, 38/4, 38/10, 38/19, 42/14, 43/19

R

R-E-N-O-L-D 27/14 raise 5/22, 6/2, 10/9, 10/14, 26/18, 27/6 rate 38/22, 41/1, 41/3, 42/10 rates 10/1, 36/15, 36/23 reach 13/23 read 4/4, 40/16 reappear 23/14 receive 10/6, 13/4, 16/7 received 16/11, 18/16, 19/22, 21/19, 21/20, 21/22, 34/5 receives 33/24 receiving 18/17 recommend 28/24 record 7/10, 7/14, 10/10, 10/23, 18/11, 26/20, 42/20 recordings 16/21, 16/23, 17/16, 19/12 recover 39/23, 40/19 recovered 42/12 recovery 42/11 recurring 42/6 reduce 33/16 refine 43/5 reflect 26/20, 42/20 refund 12/3 refunds 13/5 refuse 18/20, 19/11 regional 38/24 regulate 34/25 regulated 9/21 relied 7/14 removed 23/13 RENOLD 3/8, 27/9, 27/13 report 8/5, 8/8, 42/5, 42/9 RÉPORTED 1/22, 7/11, 44/7 Reporter 1/22, 3/17, 7/11, 10/20, 10/22, 30/16, 44/1, 44/3 represent 36/6 representative 5/13, 38/16 representatives 5/9, 5/20, 5/25 represented 6/5 require 10/1 required 36/18, 42/4 requires 9/22 residence 29/14, 29/21, 41/22, 41/24 residences 24/19, 31/7 resolved 19/6, 22/11, 23/12, 26/10, 28/13, 28/22 response 7/19, 18/7, 30/5, 42/15, 42/20

responsible 17/6, 28/19

retailer 36/7 retain 37/16, 38/12 review 7/25, 23/5, 28/9, 31/20, 32/7, 43/7 reviewed 7/15, 32/5 revise 9/11, 41/8 rewrite 33/9 rinks 15/15 Reom 2/4 RPR 1/22, 44/3 Rule 1/5, 1/11, 4/7, 4/8, 6/14, 6/22, 8/17, 43/6, 43/7, 43/9, 43/14, 43/15 rulemaking 43/10 rules 8/21, 9/9, 9/15, 10/3, 22/5, 23/18, 31/9, 33/9, 33/12

RUTHE 1/22, 44/3

subscriber's 6/12 substantiate 35/1 successful 6/16 summary 10/3 Sun 18/5 surcharges 10/1 SUSAN 1/14, 3/10, 4/19, 30/11, 30/15 suspicious 15/24, 17/11 swear 11/12 swearing 11/5, 15/2, 27/10, 30/12, 36/2, 39/13 switched 14/7, 14/13 switches 41/5 swern 7/9, 10/15, 11/11, 11/14 system 34/18, 37/23, 40/20 systems 41/8

table 5/3

S SARI 3/6, 14/21, 15/1, 15/5 schedule 5/1, 5/6, 14/19, 43/13 screening 9/7 second 9/9 section 8/22, 9/15 sell 24/6 seminars 15/16 send 8/12, 17/4, 18/11, 22/22, 25/8 sending 21/24 sense 31/6 sent 13/17, 17/24, 18/6, 36/16 Sentinel 18/5 serve 14/6 SERVICE 1/1, 2/6, 4/16, 4/18, 5/8, 5/10, 6/9, 7/4, 7/12, 8/12, 9/2, 9/17, 9/19, 9/25, 12/22, 13/2, 13/14, 20/14, 27/25, 28/14, 28/20, 29/17, 29/24, 31/16, 32/3, 36/14, 38/7, 40/5, 41/11, 44/5 services 9/12, 9/13, 9/22, 12/8, 28/11, 29/24, 31/11, 31/24, 31/25, 32/8, 32/24, 32/25, 34/9, 35/8, 38/5 session 9/11 seven 7/5 sex 17/6 share 32/17, 34/1, 34/15, 38/16, 38/17, 39/5 sharing 14/17 short 7/4 show 19/12 shows 15/12, 15/13, 15/14, 40/15 Shumard 2/7 signed 26/14 SIMS 3/14, 39/12, 39/16, 40/12, 40/24, 41/13, 42/3,

42/8 situation 6/24, 8/18, 26/5, 33/18 six 12/3 skater 15/12

skating 15/14 slamming 6/14, 6/24, 25/9, 32/12, 33/5, 33/7, 33/13, 33/17, 33/22, 34/4, 34/13 solution 12/5

small 15/12, 31/1

solve 28/1 sophisticated 31/17 Sounds 43/17 Southern 18/21, 24/3 SPEAKER 19/23, 20/3, 20/9

spell 10/22 SPENCER-WENDEL 3/10, 30/11, 30/15, 30/16 sponsor 4/14

Sprint 14/8, 14/13, 36/14, 41/16

Staff 2/9, 13/9, 13/20, 14/17, 22/4, 23/15, 42/21, 43/5, 43/6

Staff's 8/16 stand 7/8, 10/9, 10/13, 11/11 standards 9/20 start 40/6

started 15/17, 16/6, 17/4, 38/21

starting 39/19 starts 16/5

State 2/5, 4/24, 6/17, 36/8, 44/1 Statement 3/5, 3/7, 3/9, 3/11, 3/13, 3/15, 8/14, 10/8, 11/7, 15/4, 26/17, 26/22, 27/3, 27/12, 30/7, 30/14, 36/4, 39/15, 42/19 statistics 30/19, 31/5, 32/9, 32/10, 32/11, 32/14,

32/17, 32/22, 34/15

staying 15/18, 15/22, 17/1 stenographically 44/7

step 32/6 steps 33/6, 33/7, 34/7

stopped 21/8 straightened 18/14 Street 2/3

strikes 31/6, 31/7 stringent 33/12

stuff 18/25 subscribe 28/11, 29/17, 32/3 subscribed 31/13

T

talk 17/19, 17/20, 29/19 Tallahassee 2/4, 2/8, 39/17 tamper 24/4 tap 18/22, 24/23 targeted 40/3 teach 15/14 technical 19/1, 24/20 telecom 31/16 Telecommunications 1/7, 32/24, 35/4 Telenet 16/19, 18/15, 19/5, 21/23
telephone 5/20, 6/1, 6/4, 6/12, 7/25, 8/24, 9/3, 27/16, 28/8, 28/10, 29/3, 31/11, 32/1, 32/7, 41/3 telephones 34/25 territory 38/24, 40/1, 41/11 TERRY 1/13, 4/18 testified 11/6, 15/3, 27/11, 30/13, 36/3, 39/14 testify 7/8, 10/13, 10/17 testimony 7/9, 10/7 Thank 4/10, 4/17, 10/4, 11/1, 14/15, 14/16, 14/19, 23/9, 23/10, 26/11, 26/12, 29/1, 30/3, 30/4, 30/5, 39/7, 39/8, 42/16, 42/25, 43/21 theater 15/14 theft 26/1 Thereupon 43/23 they've 32/2, 43/5 third 15/11 Thompson 1/19 threaten 22/12 threatening 18/18, 21/25 three 15/20, 17/2, 17/21 TIME 1/17, 4/9, 7/20, 8/15, 14/19, 15/7, 18/9, 23/21, 23/23, 26/14, 26/19, 27/15, 27/16, 27/23, 30/7, 39/19, 41/13, 42/19, 44/5 toll 9/2, 9/23 tour 15/12 touring 17/2

H

truth 1/7, 9/14, 11/5, 15/2, 27/10, 30/12, 36/2, 39/13

type 29/24, 31/15, 31/16, 31/24, 32/18, 35/16, 40/9

unauthorized 6/11, 6/15, 8/1, 9/5, 28/3 unclear 9/16 UNDOCKETED 1/4, 44/4 UNIDENTIFIED 19/23, 20/3, 20/9 update 13/21 USA 36/6

two 4/25, 12/2, 16/18, 19/14, 43/2

town 15/19, 17/2 track 41/9

transition 37/12 transported 40/21

treatments 41/7

turned 16/6

trespassing 25/22

Trade 34/6

VALDES 3/4, 11/2, 11/4, 11/8, 11/13, 11/14, 11/16, 11/17, 12/9, 12/12, 12/15, 12/20, 12/24, 13/3, 13/6, 13/10, 13/13, 13/16, 13/24, 14/7, 14/11 vast 35/9 Veterans 34/8 Victor 11/17 video 7/1, 7/4, 7/7, 7/21, 7/22, 7/24 view 7/6, 7/21 viewed 7/7 viewing 7/1 Voice 34/8 volume 34/23

walked 5/16 Weekly 4/6 welcome 6/6, 33/23 West 1/12, 1/20, 2/3, 15/6 wire 41/2 wish 7/8, 8/10, 8/13, 10/8, 10/13, 10/17, 10/22, 14/6, 22/21, 22/22, 23/4, 26/17, 26/21, 29/19, 34/1, 37/17, 38/6, 38/15, 42/19 witness 10/25, 11/2, 11/5, 11/8, 11/13, 11/14, 11/16, WHATCHE 10/25, 11/2, 11/5, 11/6, 11/13, 11/14, 11/16
12/9, 12/12, 12/15, 12/20, 12/24, 13/3, 13/6, 13/10,
13/13, 13/16, 13/24, 14/7, 14/11, 14/21, 15/2, 15/5,
19/7, 19/10, 19/21, 19/25, 20/7, 20/11, 20/16, 20/19,
20/24, 21/4, 21/6, 21/13, 21/15, 22/9, 22/12, 22/15,
22/19, 22/24, 23/6, 23/8, 23/10, 23/19, 24/21, 25/4, 25/18, 25/20, 25/24, 26/4, 26/8, 26/11, 27/10, 27/13, 27/20, 28/4, 29/1, 30/3, 30/12, 30/15, 36/2, 36/5, 38/20, 39/7, 39/13, 39/16, 40/12, 40/24, 41/13, 42/3, 42/8 WITNESSES 3/2, 4/14, 10/15 women 24/1 wondering 36/11, 36/20, 39/2 work 8/17, 11/18, 11/21, 36/20, 36/22 working 13/9, 13/12 works 16/14 WORKSHOP 1/11, 4/2, 4/3, 4/7, 4/22, 5/1, 6/7, 6/25, 43/21, 43/23, 44/5 workshops 4/23, 5/1, 5/6, 36/21 world 16/17 worth 16/12, 19/14 written 8/10 wrong 17/10, 22/4

X

X 3/1, 16/3 xerox 22/24

Y

year 15/11, 38/22, 43/16 yearly 42/7 years 12/2, 17/8, 19/14, 34/19, 39/22, 39/23 yellow 8/5, 8/8 York 15/9, 15/15