

COI-SR
P. O. Box 3068
Panama City, FL 32401-0068
(850)769-3631
(850)769-3160 Fax

4911002 -TX

July 30, 1997

Florida Public Service Commission
Division of Communications, Certification
and Compliance Section
2540 Shumard Oak Blvd
Tallahassee, Florida 32399-0866

Commission:

Thank you for reviewing and considering our Application for Authority to provide Alternate Local Exchange Service within the State of Florida. The submission of our Application for review, consideration and Approval, is our pledge to provide fair and competitive services according to the Florida Statutes, FPSC Rules and Tariffs on file with the Florida Public Service Commission, also to govern our business within the guidelines and directives provisioned by the Florida Public Service Commission.

Respectfully submitted,

Morris Jarmon, Sr.
Morris Jarmon, Sr., CEO,
COI-SR

Check received with filing and forwarded to Fiscal to Review
initials of person who forwarded check
MJS

Enclosure: Non-Refundable, Application Fee, \$250.00

DOCUMENT NUMBER-DATE
07945 AUG-66
FPSC-RECORDS/REPORTING

LEGEND

97103

I

APPLICATION

II

EXHIBIT "A"

FINANCIALS

III

EXHIBIT "B"

FINANCIAL CAPABILITIES & REFERENCES

IV

EXHIBIT "C"

MANAGEMENT & TECHNICAL CAPABILITY

DOCUMENT NUMBER DATE

07945 AUG-66

FPSC-RECORDS/REPORTING

1. This is an application for (check one):

(x) Original authority (new company)

() Approval of transfer (to another certificated company)
Example, a certificated company purchases an existing company and desires to retain the original certificate authority.

() Approval of assignment of existing certificate (to a noncertificated company)
Example, a non-certificated company purchases an existing company and desires to retain the certificate of authority rather than apply for a new certificate.

() Approval for transfer of control (to another certificated company)
Example, a company purchases 51% of a certificated company. The Commission must approve the new controlling entity.

2. Name of applicant: Communication Options Southern Region, Inc. (COI-SR)

3. A. National mailing address including street name, number, post office box, city, state, zip code, and phone number.

Communication Options, Inc. (614) 759-4747
5979 Livingston Ave.
Columbus, Ohio 43232

B. Florida mailing address including street name, number, post office box, city, state, zip code, and phone number.

COI-SR (850) 769-3631
P.O. Box 3068
Panama City, FL 32401-0068

C. Physical address of alternative local exchange service in Florida including street name, number, post office box, city, zip code and phone number.

COI-SR (850) 769-3631
622 Barton Ave.
Panama City, FL 32404-6005

4. Structure of organization:

- | | |
|--|--|
| <input type="checkbox"/> Individual | <input checked="" type="checkbox"/> Corporation |
| <input type="checkbox"/> Foreign Corporation | <input type="checkbox"/> Foreign Partnership |
| <input type="checkbox"/> General Partnership | <input type="checkbox"/> Limited Partnership |
| <input type="checkbox"/> Joint Venture | <input type="checkbox"/> Other, Please explain _____ |

5. If incorporated, please provide proof from the Florida Secretary of State that the applicant has authority to operate in Florida.

Corporate charter number: P 97000043149

6. Name under which the applicant will do business (d/b/a): COI-SR

7. If applicable, please provide proof of fictitious name (d/b/a) registration.

Fictitious name registration number: G 97135900008

8. If applicant is an individual, partnership, or joint venture, please give name, title and address of each legal entity.

NA

9. State whether any of the officers, directors, or any of the ten largest stockholders have previously been adjudged bankrupt, mentally incompetent, or found guilty of any felony or of any crime, or whether such actions may result from pending proceedings. If so, please explain.

NO

10. Please provide the name, title, address, telephone number, internet address, and facsimile number for the person serving as ongoing liaison with the Commission, and if different, the liaison responsible for this application.

Morris Jarmon, Sr., CEO (850) 769-3631
622 Barton Ave. (850) 769-3160 Fax
Panama City, FL 32404-6005

11. Please list other states in which the applicant is currently providing or has applied to provide local exchange or alternative local exchange service.

Georgia, Louisiana

12. Has the applicant been denied certification in any other state? If so, please list the state and reason for denial.

NO

13. Have penalties been imposed against the applicant in any other state? If so, please list the state and reason for penalty.

NO

14. Please indicate how a customer can file a service complaint with your company.

COI (800) 333-9967
5979 Livingston Ave.
Columbus, OH 43232

COI-SR (800) 888-9711
P.O. Box 3068
Panama City, FL 32401-0068

15. Please provide all available documentation demonstrating that the applicant has the following capabilities to provide alternative local exchange service in Florida.

A. Financial capability.

Regarding the showing of financial capability, the following applies:

The application should contain the applicant's financial statements for the most recent 3 years, including:

1. the balance sheet (Attached) *Exhibit A*
2. income statement (Attached) *Exhibit A*
3. statement of retained earnings. (Attached) *Exhibit A*

Further, a written explanation, which can include supporting documentation, regarding the following should be provided to show financial capability.

1. Please provide documentation that the applicant has sufficient financial capability to provide the requested service in the geographic area proposed to be served. (Attached) *Exhibit B*
2. Please provide documentation that the applicant has sufficient financial capability to maintain the requested service. (Attached) *Exhibit B*
3. Please provide documentation that the applicant has sufficient financial capability to meet its lease or ownership obligations. (Attached) *Exhibit B*

NOTE: This documentation may include, but is not limited to, financial statements, a projected profit and loss statement, credit references, credit bureau reports, and descriptions of business relationships with financial institutions.

If available, the financial statements should be audited financial statements.

If the applicant does not have audited financial statements, it shall be so stated. The unaudited financial statements should then be signed by the applicant's chief executive officer and chief financial officer. The signatures should attest that the financial statements are true and correct.

- B. Managerial capability. (Attached) *Exhibit "C"*
- C. Technical capability. (Attached) *Exhibit "C"*

AFFIDAVIT

By my signature below, I, the undersigned officer, attest to the accuracy of the information contained in this application and attached documents and that the applicant has the technical expertise, managerial ability, and financial capability to provide alternative local exchange service in the State of Florida. I have read the foregoing and declare that to the best of my knowledge and belief, the information is true and correct. I attest that I have the authority to sign on behalf of my company and agree to comply, now and in the future, with all applicable Commission rules and orders.

Further, I am aware that pursuant to Chapter 837.06, Florida Statutes, "Whoever knowingly makes a false statement in writing with the intent to mislead a public servant in the performance of his official duty shall be guilty of a misdemeanor of the second degree, punishable as provided in s. 775.082 and s. 775.083".

Official:

D. David Harmon, Sr.
Signature

07-30-97
Date

Title:

CEO

850-769-3631
Telephone Number

Address:

622 Boston Ave.
Ponoma City, FL
32404-6005

EXHIBIT "A"

FINANCIALS

06/10/97

Communication Options, Inc.

Profit and Loss

October 1995 through September 1996

Oct '95 - Sep '96

Ordinary Income/Expense	
Income	
Sales	2,881,543.93
Services	-937.22
Total Income	2,880,606.71
Cost of Goods Sold	
Ameritech Centrex	104,879.82
Long Distance	2,112,754.20
Long Distance Network	25,183.10
Pic Disputes	388.30
Resale Items	8,556.39
Total COGS	2,249,739.81
Gross Profit	630,866.90
Expense	
Advertising	2,793.90
Amortization Expense	57.80
Automobile Expense	15,772.47
Collection Agencies	967.17
Commission	69,669.62
Depreciation Expense	13,216.08
Dues and Memberships	2,134.09
Equipment Rental	97,042.64
Finance Charge	5,759.63
Insurance	25,510.37
Interest Expense	16,363.78
Licenses and Permits	1,573.78
Miscellaneous	2,481.90
Office Supplies	21,885.77
Payroll Expenses	222,108.43
Payroll Processing	1,109.71
Postage and Delivery	18,828.85
Printing and Reproduction	2,725.54
Professional Development	4,000.00
Professional Fees	38,649.40
Rent	71,325.80
Repairs	10,767.24
Taxes	27,137.55
Telephone / Pagers	23,349.12
Travel & Ent	2,873.99
Utilities	334.55
Total Expense	698,457.05
Net Ordinary Income	-67,600.15
Other Income/Expense	
Other Income	
Interest Income	177.60
Other Income	9,658.92
Total Other Income	9,836.52
Other Expense	
Other Expenses	149,524.04
Total Other Expense	149,524.04
Net Other Income	-139,687.52
Net Income	<u>-207,287.87</u>

NOTE: This is an Unaudited Statement:
And is True and Correct.

D. Davis
Shaun P. McCormick

06/10/97

Communication Options, Inc.

Profit and Loss

October 1996 through March 1997

Oct '96 - Mar '97

Ordinary Income/Expense	
Income	
Sales	1,346,796.48
Services	-400.88
Total Income	1,346,395.60
Cost of Goods Sold	
Ameritech Centrex	124,077.11
Long Distance	783,667.02
Long Distance Network	13,632.71
Pic Disputes	60.67
Total COGS	921,457.51
Gross Profit	424,938.09
Expense	
Advertising	3,680.02
Automobile Expense	3,756.34
Collection Agencies	336.98
Commission	47,209.00
Depreciation Expense	5,265.00
Dues and Memberships	2,417.61
Equipment Rental	53,677.69
Finance Charge	258.82
Insurance	16,003.86
Interest Expense	43,651.17
Licenses and Permits	1,212.57
Miscellaneous	1,459.34
Office Supplies	13,664.14
Payroll Expenses	105,789.71
Payroll Processing	1,001.26
Postage and Delivery	10,033.92
Printing and Reproduction	63.50
Professional Fees	19,693.50
Rent	27,773.17
Repairs	6,093.86
Taxes	14,786.35
Telephone / Pagers	7,157.73
Travel & Ent	2,135.16
Utilities	210.37
Total Expense	367,755.07
Net Ordinary Income	37,183.02
Other Income/Expense	
Other Income	
Interest Income	72.17
Other Income	132,703.66
Total Other Income	132,776.05
Other Expense	
Other Expenses	1,497.35
Total Other Expense	1,497.35
Net Other Income	131,278.70
Net Income	168,461.72

NOTE: This is an Unaudited Statement:
And is True and Correct.

D. Williams, CEO
Shirley McCumick CFO

05/10/97

Communication Options, Inc.

Balance Sheet

As of September 30, 1996

	Sep 30, '96
Equity	
Capital Stock	85,000.00
Retained Earnings	-744,972.94
Net Income	-207,287.67
Total Equity	-867,260.61
TOTAL LIABILITIES & EQUITY	<u>1,225,553.82</u>

NOTE: This is an Unaudited Statement
And is True and Correct.

[Handwritten Signature]
Shawn P. McCormick CEO

06/10/97

Communication Options, Inc.

Balance Sheet

As of March 31, 1997

Mar 31, '97

ASSETS	
Current Assets	
Checking/Savings	
Star Bank Checking2	6,609.26
Star Bank Checking3	20,022.66
Star Bank Savings	14,812.79
Total Checking/Savings	41,724.71
Accounts Receivable	
Accounts Receivable	1,428,065.58
Allowance for Bad Debts	-8,612.12
Total Accounts Receivable	1,419,473.46
Other Current Assets	
Inter - Co - COI Business	1,778.40
Prepaid Commission	88,331.00
Total Other Current Assets	90,109.40
Total Current Assets	1,551,307.57
Fixed Assets	
Dialers	
Dialers - Accum Depr	-10,144.66
Office Equipment	13,582.12
Office Equipment - Accum Depr	-13,582.12
Total Fixed Assets	7,643.33
Other Assets	
Deposits & Prepaid	27,116.75
Intangibles	25,434.26
Inventory	3,750.00
Investments	2,000.00
Total Other Assets	58,301.01
TOTAL ASSETS	1,617,251.91
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
Accounts Payable	1,376,002.42
Total Accounts Payable	1,376,002.42
Other Current Liabilities	
Accrued Interest Expense	4,570.32
Accrued Payroll	5,775.00
Current Note Payable	250,020.00
Customer Deposits	490.00
Federal Excise Tax	1,538.16
Loan	-200.00
Long Distance W/H	996.05
Payable - JE	-182,703.88
State Tax	227.24
Tax Related Liabilities	22,710.95
Total Other Current Liabilities	103,423.84
Total Current Liabilities	1,479,426.26
Long Term Liabilities	
#1 Jack Oberfield	34,391.43
#1 Jeffery James	21,528.45
#1 Ralph Williamson	21,267.47
Brookhaven Investments, LTD	672,307.70
Shareholder Loans	87,131.49
Total Long Term Liabilities	836,624.54

NOTE: This is an Unaudited Statement:
And is True and Correct.

D. Davis James
Stamp: 11/00/97/CFE

06/10/97

Communication Options, Inc.
Balance Sheet
As of March 31, 1997

	<u>Mar 31, '97</u>
Total Liabilities	2,316,050.80
Equity	
Capital Stock	85,000.00
Retained Earnings	-952,250.61
Net Income	168,451.72
Total Equity	<u>-698,798.89</u>
TOTAL LIABILITIES & EQUITY	<u>1,617,251.91</u>

NOTE: This is an Unaudited Statement:
And is True and Correct.

Chris James CEO
Shawn McDermott CFO

Communication Options, Inc

Balance Sheet

As of September 30, 1996

	Sep 30, '96
ASSETS	
Current Assets	
Checking/Savings	
Star Bank Checking	8,274.10
Star Bank Checking2	25,328.51
Star Bank Checking3	14,888.98
Star Bank Savings	5,465.52
Total Checking/Savings	54,956.11
Accounts Receivable	
Accounts Receivable	1,088,701.19
Allowance for Bad Debts	-8,612.12
Total Accounts Receivable	1,080,089.07
Other Current Assets	
Inter - Co - COI Business	-700.00
Prepaid Commission	19,999.00
Total Other Current Assets	19,299.00
Total Current Assets	1,154,344.18
Fixed Assets	
Dialers	17,787.99
Dialers - Accum Depr	-8,099.86
Office Equipment	13,582.12
Office Equipment - Accum Depr	-13,582.12
Total Fixed Assets	9,688.33
Other Assets	
Deposits & Prepaid	27,116.75
Intangibles	28,654.26
Inventory	3,750.00
Investments	2,000.00
Total Other Assets	61,521.01
TOTAL ASSETS	1,225,553.52
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
Accounts Payable	1,725,275.61
Total Accounts Payable	1,725,275.61
Other Current Liabilities	
Accrued Interest Expense	5,477.00
Accrued Payroll	6,630.86
Current Note Payable	10,020.00
Customer Deposits	490.00
Federal Excise Tax	8,664.96
Loan	-540.00
Long Distance With	684.97
Tax Related Liabilities	9,227.52
Total Other Current Liabilities	40,655.31
Total Current Liabilities	1,765,930.92
Long Term Liabilities	
#1 Jack Oberfield	38,257.39
#1 Jeffery James	23,975.86
#1 Ralph Williamson	23,975.86
MCI Telecommunications	131,893.18
Shareholder Loans	108,780.92
Total Long Term Liabilities	326,883.21
Total Liabilities	2,092,814.13

NOTE: This is an Unaudited Statement
And is True and Correct.

Y. W. D. Jenkins CEO
Shawna M. Bormick CFO

COMMUNICATION OPTIONS, INC.
 STATEMENT OF RETAINED EARNINGS
 FOR THE FISCAL YEAR ENDED SEPTEMBER 30, 1995

Retained Earnings, beginning	\$	(301,170.44)
Net Loss		(270,055.26)

Retained Earnings, ending	\$	(571,225.70)

Paid in Capital, beginning	\$	44,939.00
Contribution By Shawn McCormick		84,000.00
Return of Contribution		(4,000.00)

Paid in Capital, ending		124,939.00

NOTE: This is an Unaudited Statement.
 And is True and Correct.

William Thomas CEO
Shawn McCormick CFO

COMMUNICATION OPTIONS, INC.
 BALANCE SHEET
 AS OF SEPTEMBER 30, 1995
 ACCRUAL BASIS

ASSETS

Current Assets		
Checking Account		40,648.65
Savings Account		14,674.31
Petty Cash		0.00
Accounts Receivable	359,979.61	351,367.49
Allowance for Bad Debt	(8,612.12)	
Total Current Assets		406,690.45
Fixed Assets		
Various Office Equipment	55,346.59	33,030.55
Accumulated Depreciation	(22,316.04)	
Dialers	16,095.09	11,553.03
Accumulated Depreciation	(4,542.06)	
Intangibles		
Organizational Costs (Net)	1,329.00	38,370.52
Accumulated Depreciation	(1,271.20)	
Connections and Network	48,292.30	
Accumulated Amortization	(9,979.58)	
Other Assets		
Deposits and Prepaid	27,116.75	30,866.75
Inventory	3,750.00	
TOTAL ASSETS		520,511.30

LIABILITIES

Current Liabilities		
Accounts Payable	535,639.29	565,771.14
Customer Deposits	16,692.44	
Payroll Related	13,439.41	
Long Term Liabilities		
Notes Payable		324,922.03
Jeff James	31,222.93	
Ralph Williamson	32,315.27	
Jack Oberfield	44,006.10	
MCI Loan	167,377.73	
Independence Telephone Company	50,000.00	
Shareholder Loans		
Shawn McCormick	29,855.32	36,043.83
Voice & Data, Inc.	4,200.00	
Winfree Enterprises, Inc.	901.66	
Voice Net, Inc.	1,086.85	
TOTAL LIABILITIES		926,737.00

SHAREHOLDERS EQUITY

Common Stock (no par value)		40,061.00
-750 shares authorized, 601 shares outstanding		
Paid-in-Capital		124,939.00
Retained Earnings		(571,225.70)
Prior Retained Earnings	(301,170.44)	
Current Years Earnings	(270,055.26)	
TOTAL SHAREHOLDERS EQUITY		(406,225.70)
TOTAL LIABILITIES AND SHAREHOLDERS EQUITY		520,511.30

And in True and Correct.
 Shawn McCormick CEO

STATEMENT OF INCOME AND EXPENSES
 FOR THE FISCAL YEAR ENDED SEPTEMBER 30, 1995
 ACCRUAL BASIS

INCOME	
Long Distance Sales	1,827,327.25
Telephone Equipment Sales	38,813.27
Miscellaneous Income	180.65

TOTAL INCOME	1,866,321.17
COST OF SALES	
Commissions	31,019.35
Centrex Office Charges	7,078.15
Leases	116,056.27
Long Distance Costs	1,569,805.83
Telephone Equipment	32,797.33

TOTAL COST OF SALES	1,756,756.93

GROSS PROFIT	109,564.24

GENERAL AND ADMINISTRATIVE EXPENSES	
Advertising	530.82
Amortization	3,392.88
Education	2,614.34
Dues and Memberships	3,004.75
Depreciation	6,134.56
Gifts	627.53
Insurance	15,494.56
Interest	12,164.07
Office Expense	10,043.42
Office Supplies	22,365.76
Permits and Licenses	212.98
Professional Fees	45,076.21
Rent	15,557.62
Repairs and Maintenance	1,956.05
Salaries	191,626.88
Taxes-Payroll	18,014.57
Taxes-Other	4,851.29
Telephone	15,250.84
Travel	2,454.96
Utilities	91.68
Vehicle Expenses	8,153.73

TOTAL GENERAL AND ADMINISTRATIVE EXPENSES	379,619.50

NET (LOSS) BEFORE CITY INCOME TAX	(270,055.26)

CITY INCOME TAX AT ONE PERCENT	0.00

NET (LOSS)	(270,055.26)

And is True and Correct.

Ausp. P. M. M. Burnett

EXHIBIT "B"

(Addendum to Application)

**FINANCIAL CAPABILITY
and
REFERENCES**

EXHIBIT "B"

Application Addendum:

Page 4. Number 15 continued:

- 15.A.1. Re: Financial capability to provide the requested service in the geographic area proposed to be served. COI the "Applicant", is financially qualified to provide resold telecommunication services in the State of Florida. Applicant, has the funding relationships in place for financing (if necessary), and to conduct its telecommunications business in florida according to the Florida Statutes and its tariffs on file with the Florida Public Service Commission.
- 15.A.2. Re: Financial capability to maintain the requested services. COI, the "Applicant", has established banking and other financial relationships (including accounts receivable funding, if necessary) all are positioned to support Applicants, funding requirements throughout the Continental United States.
- 15.A.3. Re: Financial capability to meet its lease or ownership obligations. Any Applicant's leased equipment, is prepaid in advance. Applicant has its own in-house, manufacturer trained and cross-trained technicians. All leased and/or owned equipment is thoroughly maintained by the scheduled Inspection, Test, Repair/Replacement method. This procedure aids in keeping equipment in outstanding working order while controlling upkeep costs. Applicant has established outstanding relationships with manufacturers and suppliers, who is standing by and will assist with any equipment requirement, (leased or owned), Applicant identify or that may develop. Applicant's capability to meet its lease/ownership obligations are excellent.

Credit and Bank References:

Star Bank, Columbus, Ohio

Seimens Stromberg-Carlson

Ameritech

MCI

PageNet

EXHIBIT "C"
MANAGEMENT and TECHNICAL
CAPABILITY

BIOGRAPHIES AND MANAGEMENT

Mr. Morris Jarmon, Sr., is Chief Executive Officer of Communication Options Southern Region, Inc.

He is Retired military with twenty three years active duty, most of those years as an Instructor for On-The-Job-Training, earning countless Awards and Commendations to his credit. A Vietnam War Veteran, upon retiring Mr. Jarmon entered the Real Estate and Construction business. As a Real Estate Broker and Licensed contractor, his main focus is the development, marketing and financing of affordable housing. He is currently the Broker and President of Ja-Mar Real Estate.

Mr. Jarmon entered telecommunications business 1989, with an interest in marketing. He completed numerous military Leadership and Management Schools, also attended Boston College of Accounting and Commerce.

Minister Robert L. Davis is Secretary - Treasurer and Chaplain of Communication Options Southern Region, Inc.

Min. Davis has extensive experience in corporate accounting and management. He was Assistant Administrator of Weems Hospital, prior to acquiring Davis Accounting, Inc.

Min. Davis is the Associate Pastor and Dean of the Bible Institute at Love Center Holiness Church of the Living God, Inc. and a volunteer Chaplain for Franklin County Work Camps.

Min. Davis received his degree in accounting, management and economics from Florida A&M University..

BIO'S & MGMT. cont'd.

Mr. Stephen K. Vogelmeier, Vice president of Communication Options Southern Region, Inc. and is responsible for the negotiation of resale agreements with underlying carriers.

Mr. Vogelmeier is President and Chairman of Communication Options, Inc. Northern Region. After years of employment with Western Electric a division of AT&T, Mr. Vogelmeier decided expand his education in the area of Electronic Engineering, with focus on design and circuit engineering. During 1970 to 1990 Mr. Vogelmeier attended college, designed, engineered, developed and managed telecommunication entities as an interturner with and for others. November 1990 Mr. Vogelmeier started Communication Options.

Mr. Vogelmeier's higher education includes Electronic Engineering at Ohio State University and Electronic Design and Circuitry Technology from Central Ohio Technical College.

Mr. Ronald R. Jarmon, is COI-S.R.'s Senior Manager of Central Office Systems: Including, but not limited to; DCO Main Frames (Stromberg-Carlson Switches, maintenance and repair), telephones (installations and/or repair), PBX/Centrex Switches (installation, maintenance, repair), and the connectivity, trouble shooting, repair and/or replacement of all Communication Options Southern Region, Inc. owned and /or controlled facilities.

Mr. Jarmon, graduated Rutherford High School in 1974. Entered Gulf Coast Community College where his studies included Business and Electronics. Mr. Jarmon enlisted in the U.S. Army, in 1976 where he received his training in the field of telecommunications. After his Army tour in 1980, Mr. Jarmon was employed by RCA Telecommunications where he served as site manager for RCA and Baylor College of Medicine until 1991. When Mr. Jarmon decided to enhance his knowledge and skill relating to DCO switching systems and components. Hence he enrolled at the Stromberg-Carlson Manufacturers School, of which he is a graduate.

Mr. Jarmon holds a Private Pilot License, and is currently studying for his multi-engine instrument rating.

BIO'S & MGMT. cont'd.

Mr. Shawn McCormick is Vice President and Chief Operating Officer of Communication Options Southern Region, Inc. and is responsible for strategic and operational planning, mergers, acquisitions, market analysis and financial issues. Mr. McCormick has started, built and sold several companies during his business career. From 1985 to 1990, he started and operated Collett Propane a retail and whole sale distribution company. This Company was sold in 1990. After which Mr. McCormick entered the field of telecommunications and became certified as a Design Engineer for Voice Memo II from the Centagram Corporation, after certification Mr. McCormick started Voice Net, Inc., specializing in voice platforms, voice processing and business systems. This company was sold in 1993.

Mr. McCormick received his degree from Wright State University.

Mr. Perry J. Moody, Controller and Board Member, received his degree in accounting, management and economics from the University of Nebraska. He has extensive experience in industrial and private accounting and management. Mr. Moody's main focus at Communication Options Southern Region, Inc. is the consolidation of accounting functions and developing a costing system for all company products.