

WIGGINS & VILLAGORTA, P.A.

ATTORNEYS AT LAW

501 EAST TENNESSEE STREET  
POST OFFICE DRAWER 1657  
TALLAHASSEE, FLORIDA 32302

TELEPHONE (850) 222-1534  
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ORIGINAL  
FILE COPY

971164-TI

September 4, 1997

VIA HAND DELIVERY

Ms. Blanca Bayo  
Director of Records and Reporting  
Florida Public Service Commission  
2540 Shumard Oak Boulevard  
Tallahassee, Florida 32399

Re: Money Travel Services of Florida, Inc.

Dear Ms. Bayo:

Enclosed for filing are the original and six (6) copies of Money Travel Services of Florida, Inc.'s Application Form for Authority to Provide Interexchange Telecommunications Service Within the State of Florida, along with the \$250 filing fee.

Thank you for your assistance in this matter.

Sincerely,

  
Patrick K. Wiggins

PKW:plk  
Enclosures

Check received with filing and  
forwarded to Fiscal for deposit.  
Fiscal to forward a copy of check  
to EAR with proof of deposit.

Initials of person who forwarded check:



DOCUMENT NUMBER-DATE

0-8929 SEP-4 97

FPSC-RECORDS/REPORTING

\*\* FLORIDA PUBLIC SERVICE COMMISSION \*

DIVISION OF COMMUNICATIONS  
BUREAU OF SERVICE EVALUATION

APPLICATION FORM  
for  
AUTHORITY TO PROVIDE INTEREXCHANGE TELECOMMUNICATIONS SERVICE  
WITHIN THE STATE OF FLORIDA

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Instructions

- A. This form is used for an original application for a certificate and for approval of sale, assignment or transfer of an existing certificate. In case of a sale, assignment or transfer, the information provided shall be for the purchaser, assignee or transferee (See Appendix A).
- B. Respond to each item requested in the application and appendices. If an item is not applicable, please explain why.
- C. Use a separate sheet for each answer which will not fit the allotted space.
- D. If you have questions about completing the form, contact:

Florida Public Service Commission  
Division of Communications  
Bureau of Service Evaluation  
2540 Shumard Oak Blvd.  
Gunter Building  
Tallahassee, Florida 32399-0850  
(904) 413-6600

- E. Once completed, submit the original and six (6) copies of this form along with a non-refundable application fee of \$250.00 to:

Florida Public Service Commission  
Division of Administration  
2540 Shumard Oak Blvd.  
Gunter Building  
Tallahassee, Florida 32399-0850  
(904) 413-6251

FORM PSC/CMU 31 (11/95)

Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.480(2).

DOCUMENT NUMBER-DATE

08929 SEP-45

FPSC-RECORDS/REPORTING

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

- Original Authority** (New company).
- Approval of Transfer** (To another certificated company).
- Approval of Assignment of existing certificate** (To a uncertificated company).
- Approval for transfer of control** (To another certificated company).

2. Select what type of business your company will be conducting (check all that apply):

- Facilities based carrier** - company owns and operates or plans to own and operate telecommunications switches and transmission facilities in Florida.
- Operator Service Provider** - company provides or plans to provide alternative operator services for IXCs; or toll operator services to call aggregator locations; or clearinghouse services to bill such calls.
- Reseller** - company has or plans to have one or more switches but primarily leases the transmission facilities of other carriers. Bills its own customer base for services used.
- Switchless Rebiller** - company has no switch or transmission facilities but may have a billing computer. Aggregates traffic to obtain bulk discounts from underlying carrier. Rebills end users at a rate above its discount but generally below the rate end users would pay for unaggregated traffic.
- Multi-Location Discount Aggregator** - company contracts with unaffiliated entities to obtain bulk/volume discounts under multi-location discount plans from certain underlying carriers. Then offers the resold service by enrolling unaffiliated customers.

FORM PSC/CMU 31 (11/95)

Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.480(2)

3. Name of corporation, partnership, cooperative, joint venture or sole proprietorship:

Money Travel Services of Florida, Inc.

4. Name under which the applicant will do business (fictitious name, etc.):

N/A

5. National address (including street name & number, post office box, city, state, and zip code).

N/A

6. Florida address (including street name & number, post office box, city, state, and zip code):

735 NW 22nd Avenue  
Miami, Florida 33125

7. 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"/> Other, _____	

8. If applicant is an individual or partnership, please give name, title, and address of sole proprietor or partners.

(a) Provide proof of compliance with the foreign limited partnership statute (Chapter 620.169 FS), if applicable.

(b) Indicate if the individual or any of the partners have previously been:

(1) adjudged bankrupt, mentally incompetent, or found guilty of any felony or of any crime, or whether such actions may result from pending proceedings.

(2) officer, director, partner, or stockholder in any other Florida certificated telephone company. If yes, give name of company and relationship. If no longer associated with company, give reason why not.

N/A

FORM PSC/CMU 31 (11/95)

Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.480(2).

9. If incorporated, please give:

- (a) Proof from the Florida Secretary of State that the applicant has authority to operate in Florida.

Corporate charter number: P97000003703

- (b) Name and address of the company's Florida registered agent.

Eva Sanchez, President  
Money Travel Services of Florida, Inc.  
735 NW 22nd Avenue  
Miami, Florida 33125

- (c) Provide proof of compliance with the fictitious name statute (Chapter 865.09 FS), if applicable.

Fictitious name registration number: \_\_\_\_\_

N/A

- (d) Indicate if any of the officers, directors, or any of the ten largest stockholders have previously been:

- (1) adjudged bankrupt, mentally incompetent, or found guilty of any felony or of any crime, or whether such actions may result from pending proceedings.
- (2) officer, director, partner or stockholder in any other Florida certificated telephone company. If yes, give name of company and relationship. If no longer associated with company, give reason why not.

N/A

10. Who will serve as liaison with the Commission in regard to (please give name, title, address and telephone number):

- (a) The application;

Patrick K. Wiggins  
Wiggins & Villacorta, P.A.  
501 East Tennessee Street (32308 St. Zip)  
Suite B  
Post Office Drawer 1657  
Tallahassee, Florida 32302  
(904) 222-1534 Phone  
(904) 222-1689 Fax

FORM PSC/CMU 31 (11/95)

Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.480(2).

- (b) Official Point of Contact for the ongoing operations of the company;

Eva Sanchez, President  
Money Travel Services of Florida, Inc.  
735 NW 22nd Avenue  
Miami, Florida 33125  
(305) 644-0066

- (c) Tariff;

Patrick K. Wiggins  
Wiggins & Villacorta, P.A.  
501 East Tennessee Street (32308 St. Zip)  
Suite B  
Post Office Drawer 1657  
Tallahassee, Florida 32302  
(904) 222-1534 Phone  
(904) 222-1689 Fax

- (d) Complaints/Inquiries from customers;

Eva Sanchez, President  
Money Travel Services of Florida, Inc.  
735 NW 22nd Avenue  
Miami, Florida 33125  
(305) 644-0066



11. List the states in which the applicant:

a) Has operated as an interexchange carrier.

N/A

b) Has applications pending to be certificated as an interexchange carrier.

N/A

c) Is certificated to operate as an interexchange carrier.

N/A

d) Has been denied authority to operate as an interexchange carrier and the circumstances involved.

N/A

e) Has had regulatory penalties imposed for violations of telecommunications statutes and the circumstances involved.

N/A

f) Has been involved in civil court proceedings with an interexchange carrier, local exchange company or other telecommunications entity, and the circumstances involved.

N/A

12. What services will the applicant offer to other certificated telephone companies:

- |  |                                     |
|--|-------------------------------------|
| <input type="checkbox"/> Facilities.             | <input type="checkbox"/> Operators. |
| <input type="checkbox"/> Billing and Collection. | <input type="checkbox"/> Sales.     |
| <input type="checkbox"/> Maintenance.            |                                     |
| <input type="checkbox"/> Other: <u>None</u>      |                                     |

13. Do you have a marketing program?

Yes.

14. Will your marketing program:

- Pay commissions?
- Offer sales franchises?
- Offer multi-level sales incentives?
- Offer other sales incentives?

FORM PSC/CMU 31 (11/95)

Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.480(2).

15. Explain any of the offers checked in question 14 (To whom, what amount, type of franchise, etc.).

MTS will pay commissions to agents who have entered into a written agreement with MTS. The amount of commission may vary.

16. Who will receive the bills for your service (Check all that apply)?

- Residential customers.
- Business customers.
- PATS providers.
- PATS station end-users.
- Hotels & motels.
- Hotels & motel guests.
- Universities.
- University dormitory residents.
- Other: (specify) \_\_\_\_\_.

17. Please provide the following (if applicable):

- (a) Will the name of your company appear on the bill for your services, and if not who will the billed party contact to ask questions about the bill (provide name and phone number) and how is this information provided?

MTS's name and telephone number will appear on its bills.

- (b) Name and address of the firm who will bill for your service.

N/A

18. Please provide all available documentation demonstrating that the applicant has the following capabilities to provide interexchange telecommunications service in Florida.

A. Financial capability.

Regarding the showing of financial capability, the following applies:

The application should contain the applicant's financial statements, including:

1. the balance sheet

Attached as Exhibit 1

2. income statement

Attached as Exhibit 2

FORM PSC/CMU 31 (11/95)

Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.480(2).



3. statement of retained earnings for the most recent 3 years.

MTS has no retained earnings for 1995, 1996 or 1997.

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 affirm that the financial statements are true and correct.

B. Managerial capability.

Attached as Exhibit 3.

C. Technical capability.

Attached as Exhibit 4.

19. Please submit the proposed tariff under which the company plans to begin operation. Use the format required by Commission Rule 25-24.485 (example enclosed).

Attached as Exhibit 5.

20. The applicant will provide the following interexchange carrier services (Check all that apply):

MTS with distance sensitive per minute rates

- Method of access is FGA  
 Method of access is FGB  
 Method of access is FGD  
 Method of access is 800

MTS with route specific rates per minute

- Method of access is FGA  
 Method of access is FGB  
 Method of access is FGD  
 Method of access is 800

FORM PSC/CMU 31 (11/95)

Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.480(2).

\_\_\_ MTS with statewide flat rates per minute (i.e. not distance sensitive)

- \_\_\_ Method of access is FGA
- \_\_\_ Method of access is FGB
- \_\_\_ Method of access is FGD
- \_\_\_ Method of access is 800

\_\_\_ MTS for pay telephone service providers

\_\_\_ Block-of-time calling plan (Reach out Florida, Ring America, etc.)

\_\_\_ 800 Service (Toll free)

- \_\_\_ WATS type service (Bulk or volume discount)
- \_\_\_ Method of access is via dedicated facilities
- \_\_\_ Method of access is via switched facilities

\_\_\_ Private Line services (Channel Services)  
(For ex. 1.544 mbs., DS-3, etc.)

\_\_\_ Travel Service

- \_\_\_ Method of access is 950
- \_\_\_ Method of access is 800

\_\_\_ 900 service

\_\_\_ Operator Services

- \_\_\_ Available to presubscribed customers
- \_\_\_ Available to non presubscribed customers (for example to patrons of hotels, students in universities, patients in hospitals)
- \_\_\_ Available to inmates

FORM PSC/CMU 31 (11/95)

Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.480(2).

Services included are:

- Station assistance
- Person to Person assistance
- Directory assistance
- Operator verify and interrupt
- Conference Calling

21. What does the end user dial for each of the interexchange carrier services that were checked in services included (above).

1 + or 1 + 800/888

22.  Other:

FORM PSC/CMU 31 (11/95)

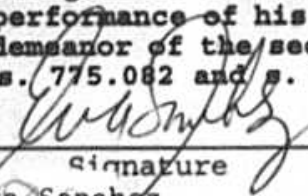
Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.480(2).

**\*\*APPLICANT ACKNOWLEDGEMENT STATEMENT\*\***

1. **REGULATORY ASSESSMENT FEE:** I understand that all telephone companies must pay a regulatory assessment fee in the amount of .15 of one percent of its gross operating revenue derived from intrastate business. Regardless of the gross operating revenue of a company, a minimum annual assessment fee of \$50 is required.
2. **GROSS RECEIPTS TAX:** I understand that all telephone companies must pay a gross receipts tax of two and one-half percent on all intra and interstate business.
3. **SALES TAX:** I understand that a seven percent sales tax must be paid on intra and interstate revenues.
4. **APPLICATION FEE:** A non-refundable application fee of \$250.00 must be submitted with the application.
5. **RECEIPT AND UNDERSTANDING OF RULES:** I acknowledge receipt and understanding of the Florida Public Service Commission's Rules and Orders relating to my provision of interexchange telephone service in Florida. I also understand that it is my responsibility to comply with all current and future Commission requirements regarding interexchange service.
6. **ACCURACY OF APPLICATION:** By my signature below, I the undersigned owner or officer of the named utility in the application, attest to the accuracy of the information contained in this application and associated attachments. I have read the foregoing and declare that to the best of my knowledge and belief, the information is a true and correct statement.

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".

**UTILITY OFFICIAL:**

	8/31/97
Signature	Date
Eva Sanchez	
President	305-644-0066
Title	Telephone No.

FORM PSC/CMU 31 (11/95)  
Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.480(2).

**CERTIFICATE TRANSFER STATEMENT**

I, (TYPE NAME) \_\_\_\_\_,  
(TITLE) \_\_\_\_\_, of (NAME OF COMPANY) \_\_\_\_\_,  
and current holder of certificate number \_\_\_\_\_, have reviewed  
this application and join in the petitioner's request for a  
transfer of the above-mentioned certificate.

**UTILITY OFFICIAL:**

_____	_____
Signature	Date
_____	_____
Title	Telephone No.

N/A

FORM PSC/CMU 31 (11/95)  
Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.480(2).

**\*\* APPENDIX B \*\***

CUSTOMER DEPOSITS AND ADVANCE PAYMENTS

A statement of how the Commission can be assured of the security of the customer's deposits and advance payments may be responded to in one of the following ways (applicant please check one):

- (x) The applicant will not collect deposits nor will it collect payments for service more than one month in advance.
- ( ) The applicant will file with the Commission and maintain a surety bond in an amount equal to the current balance of deposits and advance payments in excess of one month. (Bond must accompany application.)

UTILITY OFFICIAL:

  
\_\_\_\_\_  
Signature  
  
\_\_\_\_\_  
Title

8/31/97  
Date

305-644-0066  
Telephone No.

FORM PSC/CMU 31 (11/95)  
Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.480(2).



**\*\* APPENDIX C \*\***

**INTRASTATE NETWORK**

1. **POP:** Addresses where located, and indicate if owned or leased.

- 1) None 2)
- 3) 4)

2. **SWITCHES:** Address where located, by type of switch, and indicate if owned or leased.

- 1) None 2)
- 3) 4)

3. **TRANSMISSION FACILITIES:** Pop-to-Pop facilities by type of facilities (microwave, fiber, copper, satellite, etc.) and indicate if owned or leased.

- 1) POP-to-POP                      TYPE                      OWNERSHIP
- 2) None

4. **ORIGINATING SERVICE:** Please provide the list of exchanges where you are proposing to provide originating service within thirty (30) days after the effective date of the certificate (Appendix D).


5. **TRAFFIC RESTRICTIONS:** Please explain how the applicant will comply with the EAEA requirements contained in Commission Rule 25-24.471 (4) (a) (copy enclosed).

MTS will comply with the requirements of Commission Rule 25-24.471(4) (a) as modified by Order No. PSC-95-0203-FOF-TP.

FORM PSC/CMU 31 (11/95)  
Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.480(2).

6. **CURRENT FLOR. INTRASTATE SERVICES:** Applicant has ( ) or has not (x) previously provided intrastate telecommunications in Florida. If the answer is has, fully describe the following:
- a) What services have been provided and when did these services begin?
  - b) If the services are not currently offered, when were they discontinued?

**UTILITY OFFICIAL:**

  
\_\_\_\_\_  
Signature  
Eva Sanchez  
\_\_\_\_\_  
President  
\_\_\_\_\_  
Title

8-31-97  
Date

305-644-0066  
Telephone No.

FORM PSC/CMU 31 (11/95)  
Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.480(2).

**\*\* APPENDIX D \*\***

FLORIDA TELEPHONE EXCHANGES

AND

EAS ROUTES

Describe the service area in which you hold yourself out to provide service by telephone company exchange. If all services listed in your tariff are not offered at all locations, so indicate.

In an effort to assist you, attached is a list of major exchanges in Florida showing the small exchanges with which each has extended area service (EAS).

**\*\* FLORIDA EAS FOR MAJOR EXCHANGES \*\***

<u>Extended Service Area</u>	<u>with</u>	<u>These Exchanges</u>
PENSACOLA:		Cantonment, Gulf Breeze, Pace, Milton Holley-Navarre.
PANAMA CITY:		Lynn Haven, Panama City Beach, Youngstown-Fountain and Tyndall AFB.
TALLAHASSEE:		Crawfordville, Havana, Monticello, Panacea, Sopchoppy and St. Marks.
JACKSONVILLE:		Baldwin, Ft. George, Jacksonville Beach, Callahan, Maxville, Middleburg, Orange Park, Ponte Vedra and Julington.
GAINESVILLE:		Alachua, Archer, Brooker, Hawthorne, High Springs, Melrose, Micanopy, Newberry and Waldo.

FORM PSC/CMU 31 (11/95)  
Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.480(2).

OCALA:	Belleview, Citra, Dunnellon, Forest Lady Lake (B21), McIntosh, Oklawaha, Orange Springs, Salt Springs and Silver Springs Shores.
DAYTONA BEACH:	New Smyrna Beach.
TAMPA:	Central     None East        Plant City North       Zephyrhills South       Palmetto West        Clearwater
CLEARWATER:	St. Petersburg, Tampa-West and Tarpon Springs.
ST. PETERSBURG:	Clearwater.
LAKELAND:	Bartow, Mulberry, Plant City, Polk City and Winter Haven.
ORLANDO:	Apopka, East Orange, Lake Buena Vista, Oviedo, Windermere, Winter Garden, Winter Park, Montverde, Reedy Creek, and Oviedo-Winter Springs.
WINTER PARK:	Apopka, East Orange, Lake Buena Vista, Orlando, Oviedo, Sanford, Windermere, Winter Garden, Oviedo-Winter Springs, Reedy Creek, Geneva and Montverde.
TITUSVILLE:	Cocoa and Cocoa Beach.
COCOA:	Cocoa Beach, Eau Gallie, Melbourne and Titusville.
MELBOURNE:	Cocoa, Cocoa Beach, Eau Gallie, and Sebastian.
SARASOTA:	Bradenton, Myakka and Venice.

FORM PSC/CMU 31 (11/95)  
 Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.480(2).

FT. MYERS:

Cape Coral, Ft. Myers Beach, North Cape Coral, North Ft. Myers, Pine Island, Lehigh Acres and Sanibel-Captiva Islands.

NAPLES:

Marco Island and North Naples.

WEST PALM BEACH:

Boynton Beach and Jupiter.

POMPANO BEACH:

Boca Raton, Coral Springs, Deerfield Beach and Ft. Lauderdale.

FT. LAUDERDALE:

Coral Springs, Deerfield Beach, Hollywood and Pompano Beach.

HOLLYWOOD:

Ft. Lauderdale and North Dade.

NORTH DADE:

Hollywood, Miami and Perrine.

MIAMI:

Homestead, North Dade and Perrine.

FORM PSC/CMU 31 (11/95)

Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.480(2).

EXHIBIT 1



**STET BELGIOVINE CPA, P.C.**

**CERTIFIED PUBLIC ACCOUNTANTS**

45 Park Street

Montclair, New Jersey 07042

TEL (973) 655-0440 • FAX (973) 655-0016

MONY TRAVEL SERVICES OF FLORIDA, INC  
735 NW 22ND AVENUE  
MIAMI, FL 33125

GENTLEMEN:

WE HAVE COMPILED THE ACCOMPANYING BALANCE SHEET OF MONY TRAVEL SERVICES OF FLORIDA, INC AS OF April 30, 1997 AND THE RELATED STATEMENTS OF REVENUES AND EXPENSES, OPERATING EXPENSES, AND CASH FLOWS FOR THE PERIOD THEN ENDED IN ACCORDANCE WITH STATEMENTS ON STANDARDS FOR ACCOUNTING AND REVIEW SERVICES ISSUED BY THE AMERICAN INSTITUTE OF CERTIFIED PUBLIC ACCOUNTANTS.

July 10, 1997

*Atty, Belg CPA's P.C.*

MONY TRAVEL SERVICES OF FLORIDA, INC  
BALANCE SHEET  
April 30, 1997

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ASSETS

CURRENT ASSETS		
CASH	\$	147,082
ACCOUNTS RECEIVABLE		9,251
PREPAID EXPENSES		<u>9,057</u>
TOTAL CURRENT ASSETS	\$	<u>165,390</u>
PROPERTY AND EQUIPMENT		
MACHINERY AND EQUIPMENT	\$	37,542
FURNITURE & FIXTURES		5,551
LEASEHOLD IMPROVEMENTS		7,648
ACCUMULATED DEPRECIATION		<u>( 2,180)</u>
NET PROPERTY AND EQUIPMENT	\$	<u>48,561</u>
OTHER ASSETS		
CASH BOND	\$	100,000
DEPOSITS		7,200
GOODWILL		<u>14,014</u>
TOTAL OTHER ASSETS	\$	<u>121,214</u>
TOTAL ASSETS	\$	<u>335,165</u>

SEE ACCOMPANYING ACCOUNTANT'S COMPILATION REPORT.

MONY TRAVEL SERVICES OF FLORIDA, INC  
BALANCE SHEET  
April 30, 1997

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LIABILITIES AND EQUITY

CURRENT LIABILITIES		
LONG TERM LIABILITIES		
EQUITY		
CAPITAL STOCK	\$	1,000
CURRENT INCOME (LOSS)		<u>334,165</u>
TOTAL EQUITY	\$	<u>335,165</u>
TOTAL LIABILITIES & EQUITY	\$	<u>335,165</u>

SEE ACCOMPANYING ACCOUNTANT'S COMPILATION REPORT.

EXHIBIT 2

MONY TRAVEL SERVICES OF FLORIDA, INC  
 STATEMENT OF REVENUES AND EXPENSES  
 FOR THE PERIOD ENDED April 30, 1997

	<u>4 Months Ended</u>	<u>Pct</u>
	<u>Apr. 30, 1997</u>	
SALES	\$ <u>1,525,300</u>	<u>          </u>
TOTAL SALES	\$ 1,525,300	100.00
COST OF SALES		
CARRIER CHARGES & FEES	\$ 845,000	55.40
BEEPER PURCHASES & TIME	7,448	0.49
OTHER EXPENSES	122,275	8.02
PROCESSING FEES	21,389	1.40
PACKAGE EXPENSE	<u>509</u>	<u>0.03</u>
TOTAL COST OF SALES	\$ <u>996,621</u>	<u>65.34</u>
GROSS PROFIT	\$ 528,679	34.66
OPERATING EXPENSES	\$ <u>194,514</u>	<u>12.75</u>
INCOME FROM OPERATIONS	\$ <u>334,165</u>	<u>21.91</u>
NET INCOME (LOSS) BEFORE TAXES	\$ <u>334,165</u>	<u>21.91</u>
NET INCOME (LOSS)	\$ <u>334,165</u>	<u>21.91</u>

SEE ACCOMPANYING ACCOUNTANT'S COMPILATION REPORT.

MONY TRAVEL SERVICES OF FLORIDA, INC  
SCHEDULE OF OPERATING EXPENSES  
FOR THE PERIOD ENDED April 30, 1997

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	4 Months Ended	
	<u>Apr. 30, 1997</u>	<u>Pct</u>
OPERATING EXPENSES		
REPAIRS & MAINTENANCE	\$ 8,757	0.57
ADVERTISING	16,942	1.11
AUTO EXPENSE	4,095	0.27
TRAVEL	8,891	0.58
PROFESSIONAL FEES	5,303	0.35
INSURANCE	3,916	0.26
LICENSES & REGISTRATION	2,222	0.15
UTILITIES	11,196	0.73
OTHER TAXES	192	0.01
RENT	50,018	3.28
BANK CHARGES	413	0.03
TELEPHONE	66,740	4.38
OFFICE EXPENSE	13,363	0.88
AMORTIZATION	286	0.02
DEPRECIATION	<u>2,180</u>	<u>0.14</u>
TOTAL OPERATING EXPENSES	\$ <u>194,514</u>	<u>12.75</u>

SEE ACCOMPANYING ACCOUNTANT'S COMPILATION REPORT.



MONY TRAVEL SERVICES OF FLORIDA, INC  
 STATEMENT OF CASH FLOWS  
 FOR THE PERIOD ENDED April 30, 1997

CASH FLOW FROM OPERATING ACTIVITIES		
NET INCOME (LOSS)	\$	334,165
ADJUSTMENTS TO RECONCILE CASH FLOW		
DEPRECIATION	\$	2,180
AMORTIZATION		286
DECREASE (INCREASE) IN CURRENT ASSETS		
PREPAID EXPENSES	\$	( 9,057)
INCREASE (DECREASE) IN CURRENT LIABILITIES		
TOTAL ADJUSTMENTS		\$ ( 6,591)
CASH PROVIDED (USED) BY OPERATIONS		\$ 327,574
CASH FLOW FROM INVESTING ACTIVITIES		
SALES (PURCHASES) OF ASSETS		
MACHINERY AND EQUIPMENT	(	37,542)
FURNITURE & FIXTURES	(	5,551)
LEASEHOLD IMPROVEMENTS	(	7,648)
CASH BOND	(	100,000)
DEPOSITS	(	7,200)
GOODWILL	(	14,014)
CASH PROVIDED (USED) BY INVESTING		( 172,241)
CASH FLOWS FROM FINANCING ACTIVITIES		
CASH (USED) OR PROVIDED BY:		
CAPITAL STOCK		1,000
CASH PROVIDED (USED) BY FINANCING		1,000
NET INCREASE (DECREASE) IN CASH		\$ 156,333
CASH AT BEGINNING OF PERIOD		\$ ( 9,251)
CASH AT END OF PERIOD		\$ 147,082

SEE ACCOMPANYING ACCOUNTANT'S COMPILATION REPORT.

EXHIBIT 3

# **Mony Travel Service of Florida**

---

735 NW 22<sup>nd</sup> AVE. Miami Fl 33125 Tel. (305) 644-0066

July 28, 1997

## **Managerial Capability**

**Eva Sanchez  
Chief Operating Officer**

- **Manage 15 offices with over 80 employees**
- **Implement training courses for new employees-speeding profitability**
- **Oversee the construction and opening of new offices**
- **Give seminars on the following services provided to our clients:**
- **Immigration**
- **Travel**
- **Income Tax**
- **Insurance**
- **Wire Transfer**
- **Translations**

EXHIBIT 4

# **Mony Travel Service of Florida**

---

735 NW 22<sup>nd</sup> AVE. Miami Fl 33125 Tel. (305) 644-0066

July 28, 1997

## **Technical Capability**

### **Pedro Sanchez**

- Senior Telecommunications Engineer 10+ years of experience in Telecommunications System Design and implementation.
- Master of Science in Computer Science.
- Knowledge of Nortel Telecom, Siemens and Mitel Switches.

EXHIBIT 5



TITLE PAGE  
FLORIDA TELECOMMUNICATIONS TARIFF  
OF  
MONEY TRAVEL SERVICES OF FLORIDA, INC.

This tariff contains the descriptions, regulations, and rates applicable to the furnishing of service and facilities for telecommunications services provided by Money Travel Services of Florida, Inc. (MTS) within the State of Florida. This tariff is on file with the Florida Public Service Commission. Copies may be inspected during normal business hours at the Company's principal place of business at 3551 West Lake Mary Boulevard, Suite 210, Lake Mary, Florida 32746.

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Issued: September 4, 1997  
by: Eva Sanchez, President  
735 NW 22nd Avenue  
Miami, Florida 33125

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**CHECK SHEET**

Sheets 1 through 21, inclusive, of this tariff are effective as of the date shown at the bottom of the respective sheet(s). Original and revised sheets as named below comprise all changes from the original tariff and are currently in effect as of the date on the bottom of this page.

<b>SHEET</b>	<b>REVISION</b>
1	Original
2	Original
3	Original
4	Original
5	Original
6	Original
7	Original
8	Original
9	Original
10	Original
11	Original
12	Original
13	Original
14	Original
15	Original
16	Original
17	Original
18	Original
19	Original
20	Original
21	Original

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TABLE OF CONTENTS

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Section 2 - Rules and Regulations . . . . . 7  
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**SYMBOLS**

The following are the only symbols used for the purposes indicated below:

- D - Delete or discontinue.
- I - Change resulting in an increase to a customer's bill.
- M - Moved from another tariff location.
- N - New.
- R - Change resulting in a reduction to a customer's bill.
- T - Change in text or regulation but no change in rate or charge.

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**TARIFF FORMAT**

**A. Sheet Numbering** - Sheet numbers appear in the upper right corner of the page. Sheets are numbered sequentially. However, new sheets are occasionally added to the tariff. When a new sheet is added between sheets already in effect, a decimal is added. For example, a new sheet added between sheets 14 and 15 would be 14.1.

**B. Sheet Revision Numbers** - Revision numbers also appear in the upper right corner of each page. These numbers are used to determine the most current sheet version on file with the FPSC. For example, the 4th revised Sheet 14 cancels the 3rd revised Sheet 14. Because of various suspension periods, deferrals, etc. the FPSC follows in its tariff approval process, the most current sheet number on file with the Commission is not always the tariff page in effect. Consult the Check Sheet for the sheet currently in effect.

**C. Paragraph Numbering Sequence** - There are nine levels of paragraph coding. Each level of coding is subservient to the next higher level:

- 2.
- 2.1
- 2.1.1
- 2.1.1.A.
- 2.1.1.A.1.
- 2.1.1.A.1.(a)
- 2.1.1.A.1.(a).I.
- 2.1.1.A.1.(a).I.(i).
- 2.1.1.A.1.(a).I.(i).(1).

**D. Check Sheets** - When a tariff filing is made with the FPSC, an updated Check Sheet accompanies the tariff filing. The Check Sheet lists the sheets contained in the tariff, with a cross reference to the current revision number. When new pages are added, the Check Sheet is changed to reflect the revision. All revisions made in a given filing are designated by an asterisk (\*). There will be no other symbols used on this page if these are the only changes made to it (i.e., the format, etc. remain the same, just revised revision levels on some pages.) The tariff user should refer to the latest Check Sheet to find out if a particular sheet is the most current on file with the FPSC.

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**SECTION 1 - TECHNICAL TERMS AND ABBREVIATIONS**

**Access Line** - An arrangement which connects the customer's location to a Money Travel Services of Florida, Inc. switching center or point of presence.

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

**Carrier or Company** - Whenever used in this tariff, "Carrier," "Company," or "MTS" refers to Money Travel Services of Florida, Inc. unless otherwise specified or clearly indicated by the context.

**Commission** - The Florida Public Service Commission.

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

**Day** - From 8:00 a.m. up to but not including 5:00 p.m. local time Monday through Friday.

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

**FPSC** - The Florida Public Service Commission.

**LEC** - Local Exchange Company.

**MTS** - Used throughout this tariff to mean Money Travel Services of Florida, Inc. unless clearly indicated otherwise by the text.

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

**Switched Access Origination** - Where originating access between the customer and the interexchange carrier is provided on local exchange company Feature Group circuits.

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**SECTION 2 - RULES AND REGULATIONS****2.1 Undertaking of Money Travel Services of Florida, Inc.**

MTS's services and facilities are furnished for communications originating at specified points within the State of Florida under terms of this tariff.

MTS installs, operates, and maintains the communications services provided hereinunder in accordance with the terms and conditions set forth under this tariff. MTS may act as the Customer's agent for ordering access connection facilities provided by other carriers or entities as required in FPSC rules and orders, when authorized by the Customer, to allow connection of a Customer's location to MTS's service. The Customer shall be responsible for all charges due for such service arrangement.

The Company's services and facilities are provided on a monthly basis unless otherwise indicated, and are available twenty-four hours per day, seven days per week.

**2.2 Limitations**

- 2.2.1 Service is offered subject to the availability of the necessary facilities and equipment, and subject to the provisions of this tariff.
- 2.2.2 MTS reserves the right to discontinue or limit service when necessitated by conditions beyond its control, or when the Customer is using service in violation of provisions of this tariff, or in violation of the law.
- 2.2.3 The Company does not undertake to transmit messages, but offers the use of its facilities when available, and will not be liable for errors in transmission or for failure to establish connections.

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**SECTION 2 - RULES AND REGULATIONS, CONT.**

**2.2 Limitations, cont.**

2.2.4 All facilities provided under this tariff are directly controlled by MTS and the Customer may not transfer or assign the use of service or facilities without the express written consent of the Company. Such transfer or assignment shall only apply where there is no interruption of the use or location of the service or facilities.

2.2.5 Prior written permission from the Company is required before any assignment or transfer. All regulations and conditions contained in this tariff shall apply to all such permitted assignees or transferees, as well as all conditions of service.

**2.3 Use**

Services provided under this tariff may be used for any lawful purpose for which the service is technically suited. Customers or Subscribers reselling or rebilling the Company's Florida intrastate service must have a Certificate of Public Convenience and Necessity as an interexchange carrier from the Florida Public Service Commission.

**2.4 Liabilities of the Company**

2.4.1 MTS's liability for damages arising out of mistakes, interruptions, omissions, delays, errors, or defects in transmission which occur in the course of furnishing service or facilities, in no event shall exceed an amount equivalent to the proportionate charge to the Customer for the period during which the faults in transmission occur.

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**SECTION 2 - RULES AND REGULATIONS, CONT.****2.4 Liabilities of Company, cont.**

- 2.4.2 The Company shall not be liable for claim or loss, expense or damage (including indirect, special or consequential damage), for any interruption, delay, error, omission, or defect in any service, facility, or transmission provided under this tariff, if caused by any person or entity other than the Company, by any malfunction of any service or facility provided by any other carrier, by an act of God, fire, war, civil disturbance, or act of government, or by any other cause beyond the Company's direct control.
- 2.4.3 The Company shall not be liable for, and shall be fully indemnified and held harmless by Customer against any claim or loss, expense, or damage (including indirect, special or consequential damage) for defamation, libel, slander, invasion, infringement of copy-right or patent, unauthorized use of any trademark, tradename, or service mark, unfair competition, interference with or misappropriation or violation of any contract, proprietary or creative right, or any other injury to any person, property or entity arising out of the material, data, information, or other content revealed to, transmitted, or used by the Company under this tariff; or for any act or omission of the Customer; or for any personal injury or death of any person caused directly or indirectly by the installation, maintenance, location, condition, operation, failure, presence, use or removal of equipment or wiring provided by the Company, if not directly caused by negligence of the Company.
- 2.4.4 No agent or employee of any other carrier shall be deemed to be an agent or employee of the Company.
- 2.4.5 The Company shall not be liable for any defacement of or damages to the premises of a Customer resulting from the furnishing of service which is not the direct result of the Company's negligence.

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**SECTION 2 - RULES AND REGULATIONS, CONT.**

**2.5 Deposits**

The Company does not require a deposit from the Customer.

**2.6 Advance Payments**

For Customers from whom the Company feels an advance payment is necessary, MTS reserves the right to collect an amount not to exceed one month's estimated charges as an advance payment for service. This will be applied against the next month's charges and a new advance payment may be collected for the next month.

**2.7 Taxes**

All state and local taxes (i.e., gross receipts tax, sales tax, municipal utilities tax) are listed as separate line items and are not included in the quoted rates.

**2.8 Terminal Equipment**

The Company's facilities and service may be used with or terminated in Customer-provided terminal equipment or Customer-provided communications systems, such as a PBX, key systems or Pay Telephone. Such terminal equipment shall be furnished and maintained at the expense of the Customer, except as otherwise provided. The Customer is responsible for all costs at his or her premises, including personnel, wiring, electrical power, and the like, incurred in the use of the Company's service. When such terminal equipment is used, the equipment shall comply with the generally accepted minimum protective criteria standards of the telecommunications industry as endorsed by the Federal Communications Commission.

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**SECTION 2 - RULES AND REGULATIONS, CONT.****2.9 Installation and Termination**

Service is installed upon mutual agreement between the Customer and the Company. The agreement will determine terms and conditions of installation, termination of service, and conditions of installation, any applicable sales commission structure, and sales commission payment schedule. The service agreement does not alter rates specified in this tariff.

**2.10 Payment for Service**

The Customer is responsible for payment of all charges for services and equipment furnished to the Customer or to an Authorized User of the Customer by MTS. All charges due by the Customer are payable to the Company or to any agency duly authorized to receive such payments. The billing agency may be a local exchange telephone company, interexchange carrier, or other billing service. Terms of payment shall be according to the rules and regulations of the agency and subject to the rules of regulatory agencies, such as the FPSC. Any objections to billed charges must be reported within 180 days of receipt to the Company or the Company's billing agent or bill will be considered final. Adjustments to Customer's bills shall be made to the extent that circumstances exist which reasonably indicate that such changes are appropriate.

**2.11 Other Rules**

- 2.11.1 The Company reserves the right to refuse to process Credit Card or Calling Card billed calls when authorization for use of the card cannot be validated.
- 2.11.2 The Company reserves the right to discontinue service, limit service, or to impose requirements on Subscribers as required to meet changing regulatory rules and standards of the FPSC.

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**SECTION 2 - RULES AND REGULATIONS, CONT.****2.12 Interconnection**

Service furnished by MTS may be connected with the services or facilities of other carriers or enhanced service providers. The customer is responsible for all charges billed by these entities for use in connection with MTS's service. Any special interface equipment or facilities necessary to achieve compatibility between these entities is the responsibility of the customer.

**2.13 Refusal or Discontinuance by Company**

MTS may refuse or discontinue service under the following conditions provided that, unless otherwise stated, the Customer shall be given 15 days' written notice to comply with any rule or remedy any deficiency:

(a) For non-compliance with or violation of any State, municipal, or Federal law, ordinance or regulation pertaining to telephone service.

(b) For use of telephone service for any other property or purpose than that described in the application.

(c) For neglect or refusal to provide reasonable access to MTS or its agents for the purpose of inspection and maintenance of equipment owned by MTS or its agents.

(d) For noncompliance with or violation of Commission regulation or MTS's rules and regulations on file with the Commission, provided five days' written notice is given before termination.

(e) For nonpayment of bills, provided that suspension or termination of service shall not be made without five days' written notice to the Customer, except in extreme cases.

(f) Without notice in the event of Customer or Authorized User use of equipment in such a manner as to adversely affect MTS's equipment or service to others.

(g) Without notice in the event of tampering with the equipment or services owned by MTS or its agents.

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**SECTION 2 - RULES AND REGULATIONS, CONT.****2.13 Refusal or Discontinuance by Company, cont.**

(h) Without notice in the event of unauthorized or fraudulent use of service. Whenever service is discontinued for fraudulent use of service, MTS may, before restoring service, require the Customer to make, at his or her own expense, all changes in facilities or equipment necessary to eliminate illegal use and to pay an amount reasonably estimated as the loss in revenues resulting from such fraudulent use.

(i) Without notice by reason of any order or decision of a court or other government authority having jurisdiction which prohibits Carrier from furnishing such services.

(j) For extended periods of inactivity.

**2.14 Interruption of Service**

Credit allowances for interruptions of service which are not due to the Carrier's testing or adjusting, to the negligence of the Customer, or to the failure of channels, equipment or communications systems provided by the Customer, are subject to the general liability provisions set forth in Section 2.4 herein. It shall be the obligation of the Customer to notify Carrier immediately of any interruption in service for which a credit allowance is desired by Customer. Before giving such notice, Customer shall ascertain that the trouble is not within his or her control, or is not in wiring or equipment, if any, furnished by Customer and connected to Carrier's terminal. Interruptions caused by Customer-provided or Carrier-provided automatic dialing equipment are not deemed an interruption of service as defined herein since the Customer has the option of using the long distance network via local exchange company access.

**2.15 Restoration of Service**

The use and restoration of service shall be in accordance with the rules and regulations of the FPSC.

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**SECTION 2 - RULES AND REGULATIONS, CONT.****2.16 Inspection, Testing, and Adjustment**

Upon reasonable notice, the facilities provided by the Carrier shall be made available to the Carrier for tests and adjustments as may be deemed necessary by the Carrier for maintenance. No interruption allowance will be granted for the time during which such tests and adjustments are made.

**2.17 Cost of Collection and Repair**

The Customer is responsible for any and all costs incurred in the collection of monies due the Carrier including legal and accounting expenses. Customer is also responsible for recovery costs of Carrier-provided equipment and any expenses required for repair or replacement of damaged equipment.

**2.18 Late Fee**

A late fee of 1.5% monthly will be charged on any past due balances beginning 30 days from the mailing date of the bill.

**2.19 Return Check Charges**

A fee of \$15.00, or five percent of the amount of the check, whichever is greater, will be charged for each check returned for insufficient funds.

**2.20 Reconnection Charge**

A reconnection fee of \$25.00 per occurrence is charged when service is re-established for customers who have been disconnected for non-payment.

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**SECTION 3 - DESCRIPTION OF SERVICE**

**3.1 Timing of Calls**

- 3.1.1 Long distance usage charges are based on the actual usage of MTS's network. The Company will determine that a call has been established when the called party's station answers. When the station answers is determined by hardware answer supervision, through which the local telephone company sends a signal to indicate an answer. A call is terminated when either party hangs up.
- 3.1.2 Minimum billed call duration and billing increments differ from product to product. Product-specific information is included 4.0 Rate Schedules.
- 3.1.3 Usage is measured and rounded to the next higher increment for billing purposes.
- 3.1.4 There is no billing applied for incomplete calls.

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**SECTION 3 - DESCRIPTION OF SERVICE, CONT.**

**3.2 Minimum Call Completion Rate**

MTS relies upon its underlying carrier to provide a call completion rate (number of calls completed/number of calls attempted) of not less than 90% during peak use periods for all FGD services ("1+" dialing).

**3.3 MTS's Direct Dialed Long Distance Service**

MTS's direct dialed long distance service is offered for switched outbound calling (direct dial or travel card) within the state of Florida. Calls are billed in six second increments, with an 18 second minimum. Calls are not time-of-day or mileage sensitive.

**3.4 MTS's 800 Service**

MTS's 800 service is an inbound 800 switched service that is non-mileage sensitive, measured service. Usage is billed in 6 second increments, with an 18 second minimum call duration.

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## SECTION 3 - DESCRIPTION OF SERVICE, CONT.

## 3.4 Calculation of Distance

Usage charges for all mileage sensitive products are based on the airline distance between the serving wire center locations associated with the originating and terminating points of the call.

The distance between the originating and terminating points is calculated by using the "V" and "H" coordinates of the serving wire centers as defined by BellCore (Bell Communications Research), in the following manner:

Step 1 - Obtain the "V" and "H" coordinates for the serving wire center of the Customer's switch and the destination point.

Step 2 - Obtain the difference between the "V" coordinates of each of the serving wire centers. Obtain the difference between the "H" coordinates.

Step 3 - Square the differences obtained in Step 2.

Step 4 - Add the squares of the "V" difference and "H" difference obtained in Step 3.

Step 5 - Divide the sum of the square obtained in Step 4 by ten (10). Round to the next higher whole number if any fraction results from the division.

Step 6 - Obtain the square root of the whole number obtained in Step 5. Round to the next higher whole number if any fraction is obtained. This is the distance between the originating and terminating serving wire centers of the call.

Formula:

$$\sqrt{\frac{(V_1 - V_2)^2 + (H_1 - H_2)^2}{10}}$$

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**SECTION 4 - RATES**

**4.1 General**

Each Customer is charged individually for each call placed through the Carrier.

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SECTION 4 - RATES, CONT.

4.2 MTS Debit Card

The MTS Debit Card is billed in one minute increments, with a minimum duration of one minute. Debit cards are available in increments of \$10 and \$20.

Each minute: \$.10

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**SECTION 4 - RATES, CONT.**

**4.4 Time of Day and Holiday Rate Periods**

The rate for a call depends in part on the time of day rate period during which the call takes place. Where applicable, the Company uses the following definitions for time of day rate periods:

Peak - 8:00 AM to, but not including 5:00 PM MON - FRI.

Off-Peak - 5:00 PM to, but not including 8:00 AM MON - FRI and at all times Saturday, Sunday and holidays.

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**SECTION 4 - RATES, CONT.****4.5 Exemptions and Special Rates****4.5.1 Discounts for Hearing Impaired Customers**

A telephone toll message which is communicated using a telecommunications device for the deaf (TDD) by properly certified hearing or speech impaired persons or properly certified business establishments or individuals equipped with TDDs for communicating with hearing or speech impaired persons will receive, upon request, credit on charges for certain intrastate toll calls placed between TDDs. The credit to be given on a subsequent bill for such calls placed between TDDs will be equal to applying the evening rate during business day hours and the night/weekend rate during the evening rate period. Discounts do not apply to surcharges or per call add on charges for operator service when the call is placed by a method that would normally incur the surcharge.

**4.5.2 Directory Assistance for Handicapped Persons**

There is no charge for Directory Assistance for calls from handicapped persons, with a maximum of 50 inquiries per monthly billing cycle. Such persons must contact the Company for credit on their directory assistance calls.

**4.5.3 Telecommunications Relay Service**

Intrastate toll calls received from the relay services will be discounted fifty percent (50%) off of the otherwise applicable rate for a voice nonrelay call except that where either the calling or called party indicates that either party is both hearing and visually impaired, the call shall be discounted sixty percent (60%) off of the otherwise applicable rate for a voice nonrelay call. The discount applies to the time sensitive element of a charge for the call and does not apply to per call charges such as a credit card surcharge.

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