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# Ratewatcher Phone Guide Vol. 7 Jan. 2001

Maine Public Advocate Office

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# RATEWATCHER PHONE GUIDE

VOLUME 7

JANUARY 2001

RATEWATCHER GUIDE

## SOME LONG-DISTANCE PRICES CONTINUE TO DECLINE

Decreasing wholesale costs and increasing competition in the long-distance market continue to put downward pressure on both interstate and instate toll rates. As of January 1, 2001, Verizon has lowered the rate on its optional Pine Tree Calling Plan for minutes that exceed the 60 minute minimum. Now the first 60 minutes (\$5.40 minimum charge) remain at 9¢ per minute but all additional minutes are priced at 8¢ per minute. In addition, Verizon reduced the rate under its Sensible Minutes Plan from 15¢ per minute to 10¢ per minute (no minimum or monthly fee). While this is good news, Verizon's toll rates are still not the lowest for the majority of customers. There is at least one pre-subscribed long-distance company that will carry all instate calls at 8¢ per minute with no minimum or monthly fee. Since Verizon is still not permitted to offer interstate service from Maine, most customers who make calls to other states may want to sign up with an interstate long-distance carrier capable of offering both instate and interstate service. However, not all rates are declining -- One Star has raised its Maine instate rate and universal service charge.

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In addition to traditional long-distance competition, long-distance rates may continue to decline as a result of the refinement of Internet-based long-distance calling. As new devices become available and as improved software resolves sound quality problems, Internet-based phone calls may eventually be offered to everyone for free. (For example, see [www.dialpad.com](http://www.dialpad.com)).



### THE BOTTOM LINE

For customers in Maine who make instate and interstate toll calls, GTC appears to offer the lowest combination of rates while charging no monthly fee or minimum to customers who agree to credit card billing. If most of your calls stay within Maine, MCI's new Regional Calling Plan (5¢ instate, 9¢ interstate, no monthly fee, \$5 monthly minimum) is a good bet.

For other suggested plans based on specific calling patterns, see "Shopping Shortcuts" on page 3.

### LOCAL OPTIONS FOR RESIDENTIAL CUSTOMERS

Although the federal Telecommunications Act of 1996 intended that local telephone service evolve into a competitive market offering new choices and better prices, local service competition has been slow to appear for residential customers in Maine. However, we are aware of two companies offering local service to customers in Verizon territory. Both offer at least a small discount from Verizon's rates and can offer local and long-distance service on one bill from one company. You do not have to change your telephone number when you switch local carriers. However, given how new this service is in Maine, the Public Advocate has no opinion regarding the likely level of customer satisfaction with these alternative local services.

**Log On America** -- Offers local service to Verizon's residential customers in Maine at rates that are approximately 5% below Verizon's rates. Long-distance rates are as indicated in the chart on page 5.

**One Star Long Distance** -- Customers who sign up for both local and long-distance service get a local rate that is 7.5% below those of Verizon, 5.9¢ per minute on state-to-state long-distance calls and a 5% discount on international rates. A one-year commitment gets you a 10% local service discount, 4.43¢ per minute on state-to-state calls, 6.61¢ per minute on instate calls, and a 20% discount on international rates.

## **NEW FORM OF REGULATION GOVERNING VERIZON'S RATES NOW BEING LITIGATED AT THE PUBLIC UTILITIES COMMISSION**

In May, 2001, Verizon's current 5-year price-cap plan will expire and the Commission must determine how Verizon's rates will be set in the future. Under price cap plans, the Commission no longer sets rates based on the Company's cost of providing service, in order to provide greater cost-saving incentives. Instead, the Commission determines maximum prices for certain services and creates rules that determine how those prices may change from year to year. Not surprisingly, the Public Advocate and Verizon each have very different recommendations for the specific rules to govern Verizon's rates for the next five years.

Under the current system, rates are determined by subtracting 4.5% from the rate of inflation plus or minus certain specific cost or revenue changes. This determines the percent that overall rates are allowed to change each year. Since inflation has been low, Verizon has been required to lower overall rates over the last 5 years. Unfortunately for consumers, Verizon has not been required to lower rates for basic local service -- the service that is necessary for almost every Maine household and subject to few, if any, competitive choices. Verizon is virtually a monopoly with respect to local service for residential customers and the majority of business customers.

The Public Advocate plans to introduce evidence that Verizon's productivity (its ability to produce service at lower costs each year) is actually about 6.5% and that it should be required to apply this cost-saving ability to basic local rates. We will also argue for a comprehensive service quality enforcement program to ensure that Verizon's incentives to cut costs do not result in sacrifices in quality.

As the Commission tries to find the right balance between competition and regulation for Maine's telephone industry, the Public Advocate will provide evidence that sufficient competition simply does not yet exist for some of Verizon's most important services. While competition and regulation each have their benefits and flaws, an unregulated or insufficiently regulated monopoly would unnecessarily harm Maine's consumers. The Commission is scheduled to decide this case by the end of May.

***YOU CAN MAKE YOUR VOICE HEARD - SEE PAGE 8 FOR SCHEDULE OF PUBLIC WITNESS HEARINGS IN THIS CASE***

## **MAINE PUBLIC ADVOCATE INITIATES NATIONAL COMPLAINT ABOUT PHANTOM PHONE SURCHARGE**

In November, the Public Advocate, with the support of other utility consumer advocates around the country, filed a complaint with the Federal Communications Commission asking them to force certain long-distance companies to stop billing for the presubscribed interexchange carrier charge (PICC) which typically appears as a surcharge of \$1.51, \$1.50, or \$1.04. We also asked the FCC to order a refund, retroactive to July 1, 2000 to all affected customers. Consumers should not be subject to this surcharge by long-distance companies because, as of July 1, 2000, long-distance companies were no longer required to pay this per-line charge to the local companies that complete their calls.

### **REMEMBER**

Rates can change at any time and most companies offer additional plans not featured in this guide. So check before you sign up and look for promotions and incentives.

## **ONCE AGAIN, THE PRICE OF VERIZON'S OPTIONAL "TELESURE" INSIDE WIRING INSURANCE PLANS AND "PHONESMART" SERVICES ARE INCREASING**

As of January 1, 2000, you will pay \$3.95 per month if you subscribe to the Telesure Diagnostic and Maintenance Plan. This is the most recent of a series of price increases for this optional insurance against problems with the telephone wires and jacks inside your home. You should carefully consider whether the risk of a problem with wires or jacks inside your home is worth this optional insurance cost of \$47.40 per year.

Phonesmart services are optional services such as Caller ID, Call Waiting, and a variety of other related services and combinations of services. Prices for those optional services have steadily increased.

## IS YOUR TOLL-FREE LOCAL CALLING AREA BIG ENOUGH?

Local calling areas define the boundaries for nearby calls that do not result in per-minute toll charges. In Maine, local calling areas throughout the state vary considerably. For example, residents of Portland, Yarmouth, Freeport and other nearby communities enjoy very large calling areas both geographically and in terms of the number of other telephone lines that can be called toll-free. Those customers can call well over 100,000 other customers as a local call. On the other hand, if you live in Liberty, Maine, which is under 30 miles from Augusta, the State Capital, your local calling area consists of nothing but Liberty itself, giving you toll-free access to only a few hundred other customers.

**WHY THE DISPARITY?** - Local calling areas in Maine are still largely a product of various historical factors as opposed to any modern regulatory planning. Going back as far as the 1940s, local telephone companies began to determine their own calling areas based on economic factors. At that time, the price of long-distance was heavily dependent on the distance that a call traveled. Since nearby calls had relatively low prices, some companies found it to their advantage to allow large local calling areas for a flat monthly rate rather than measure and bill separately for each nearby call. However, other local telephone companies (most notably the rural independent local companies) with simpler mechanical switchboard equipment found it too expensive to offer generous local calling areas. Since the 1960s, regulators have tried to adjust calling areas, especially in response to complaints from customers. Today, much inequity remains.

**WHAT CAN BE DONE?** - The PUC has recently started an inquiry to determine what, if any further steps to take to reform Maine's statewide calling area policy. In October 2000, the Public Advocate filed preliminary comments suggesting that every customer should enjoy at least a thirty-mile toll-free calling radius and an allowance for a greater distance if necessary to reach a major community where important services are located. Verizon and an association representing Maine's independent local telephone companies each filed comments suggesting that the Commission should not take any significant action to change current local calling areas. It promises to be a controversial proceeding. If you have concerns about your calling area, you should make your voice heard at the Public Utilities Commission. You may also contact your state legislators, some of whom are already working on this problem. We expect that the calling-area issue will arise in the current legislative session.

SHOPPING SHORTCUTS	
CALLING PATTERN	LOOK AT:
Low-Volume (Few calls each month)	GTC, VarTec, Prepaid Calling Cards, 10-10 Numbers
High-Volume (Over 500 minutes each month)	Sprint 1000 plans, GTC, One Star
Only Instate Calls	MCI, GTC, Verizon (Pine Tree Plan)
Only Interstate Calls	GTC, One Star
Calling Card Calls	One Star, Prepaid cards under 6¢/min.
International Calls	VarTec
Many Calls Under 5 minutes	One Star
Few Calls Under 5 minutes	VarTec
Many Night and Weekend Calls	Sprint, MCI/Worldcom, Excel

# SAMPLING OF RESIDENTIAL TELEPHONE RATES AS OF JANUARY 2001

COMPANY FEATURED PLAN	AT&T*		Excel		GTC Telecom		Log On America		Norcom		One Star	
	One Rate 7c Plan		Excel Simply More		5 Cent Plan II		1-Hour Toll Plaza		Norcom One Rate		Meridian	
	Instate	Interstate	Instate	Interstate	Instate	Interstate	Instate	Interstate	Instate	Interstate	Instate	Interstate
PER MINUTE RATE (including percentage-based surcharges)	8c	7.6c	8c	7c	8c	5.3c	8c	8.4c	6.9c	7.2c	8.81c	7.49c
Minimum	None		None		None		\$4.86		None		\$3.00	
Monthly Fee	\$5.38*		\$5.70		None*		None		\$4.14		\$2.67*	
CALLING CARD RATES												
- Rate Per Minute	27c	27c	15c	15c	10c	10c			16.9c	16.9c*	13.9c	13.9c
- Additional Charge Per Call	\$1/month	\$1/month	None		None				None		16c	
*DIR. ASSIST. CHARGE PER CALL	3 free/40c	95c	3 free/40c	95c	3 free/40c	85c	3 free/40c	95c	3 free/40c	85c	3 free/40c	95c
Number to Dial for Lowest Cost Directory Assistance	411	411	411	411	411	555-1212	411	411	411	555-1212	411	411
SAMPLE MONTHLY COSTS: Includes 50% instate/50% interstate minutes (50% peak, 50% off-peak) and monthly fees. Totals do not include directory assistance, calling card calls or international calls.												
LOW @ 10 mins. per month	\$6.16		\$6.45		\$0.67		\$4.86		\$4.86		\$5.67	
MEDIUM @ 100 mins. per month	\$13.18		\$13.20		\$6.65		\$8.20		\$11.21		\$10.83	
HIGH @ 500 mins. per month	\$44.38		\$43.20		\$33.25		\$41.11		\$35.35		\$43.44	
INTERNATIONAL RATES												
Canada	8c		8c		9.5c		11.6c		22c		11.9c	
UK	11c		10c		10.5c		13.7c		12.5c		10.9c	
France	18c	+ \$3/month	19c		15.8c	+ \$3/month**	20c		19.9c		16.3c	
Germany	18c		19c		15.8c		20c		20.9c		15.2c	
Japan			13c		16.9c		25.3c		37.7c		20.6c	
UNIVERSAL SERVICE CHARGE (% included in per-minute rates)	8.6%		\$1.20/mo.		5.9%		5.54%		4.9%		8.6%	
To Subscribe, Call:	1(800)222-0300		1(800)875-9235		1(800)486-4030		1(888)985-3668		1(800)697-2254		1(800)482-0000	
ADDITIONAL DETAILS AND ALTERNATIVE PLANS	Low-volume customers using AT&T should consider the "One Rate Basic Plan" (16c/minute) with no monthly fee or minimum.		Simply more subscribers can receive a personal 800/800X number with no monthly service fee. The inbound rate is 15c per minute.		*No monthly fee if you allow credit card billing. Otherwise \$1.95/mo.  Note 5c rate drops to 4.7c if you sign up through <a href="http://www.online.choice.com">www.online.choice.com</a>		Local service also available to Verizon customers.		* No monthly fee if the bill exceeds \$20.		*No monthly fee if usage exceeds \$50.  Includes \$1.51/month for PICC charge (currently under review).	
*411 instate Directory Assistance - 3 free plus 40c for each additional.	High volume users should consider AT&T's "One-Rate 5c Plan" (8c/minute instate) with a \$7.95 monthly fee.		Off-peak callers should consider Three Penny Plan 3c/min. evenings - 10c/day \$5.95 per month.		** International rates without \$3/mo. fee are 33% to 62% higher.						One Star offers local service to current Verizon customers. Toll discounts given to One Star's local service customers.	
Interstate Directory Assistance by Verizon (411) is 95c. 555-1212 rate is listed only where lower than 95c.	*Monthly fees drop by \$1 with on-line billing.										6-second billing applies to usage over \$20/mo.	

NOTE: Per-minute rates and monthly fees include the percentage surcharge applied by each company for its universal service surcharge.

### SAMPLING OF RESIDENTIAL TELEPHONE RATES AS OF JANUARY 2001

COMPANY	PowerNet Global		Sprint		VarTec		Verizon	WorldCom Communications	
FEATURED PLAN	Power One		Nickel Nights		Fiveline Service		Pine Tree State Service	MCI WorldCom Regional Calling Plan	
	Instate	Interstate	Instate	Interstate	Instate	Interstate	Instate Only	Instate	Interstate
PER MINUTE RATE (Including percentage-based surcharges)	10.9¢	5.29¢	10¢*	10.86¢ day 5.43¢ night	5¢	5.29¢	9¢ first 60 minutes - 8¢ each additional minute	5¢	9.75¢
Minimum	None		None		50¢ per call		\$5.40*	\$5.00	
Monthly Fee	\$2.70*		\$6.45		None		None	\$2.17*	
CALLING CARD RATES									
- Rate Per Minute	12.9¢	13.9¢	59¢	64¢	19¢/minute + \$1.95/month*		If you call 1-800-255-CALL, rate is 15¢/min. Instate at all times	55¢	75¢
- Additional Charge Per Call	None		99¢		None		75¢	89¢	\$1.25
*DIR. ASSIST. CHARGE PER CALL	3 free/40¢	75¢	3 free/40¢	95¢	3 free/40¢	95¢	3 free - 40¢ each additional call	3 free/40¢	95¢
Number to Dial for Lowest Cost Directory Assistance	411	555-1212	411	411	411	411	411	411	411
SAMPLE MONTHLY COSTS: Includes 50% instate/50% interstate minutes (50% peak, 50% off-peak) and monthly fees. Totals do not include directory assistance, calling card calls or international calls.									
LOW @ 10 mins. per month	\$3.51		\$7.37		\$1.03 to \$5.14**		\$5.40**	\$5.00	
MEDIUM @ 100 mins. per month	\$10.80		\$15.53		\$5.14 to \$51.43**		\$8.60	\$7.38	
HIGH @ 500 mins. per month	\$40.47		\$45.36		\$25.70 to \$257.13**		\$40.60	\$36.88	
INTERNATIONAL RATES									
Canada	10.8¢**		7.6¢		5.3¢ (10 min. minimum)		No International Rates	7.6¢/day**	
UK	9.7¢		9.8¢		10.6¢ (1 min. minimum)			10.8¢/day	
France	12.9		16.3¢		12.7¢ (1 min. minimum)			18.4¢/day	
Germany	11.9		16.3¢		12.7¢ (1 min. minimum)			18.4¢/day	
Japan	16.2		14.1¢		15.9¢ (1 min. minimum)			28.2¢/day	
UNIVERSAL SERVICE CHARGE (% included in per-minute rates)									
	7.9%		8.6%		5.7%		None - no interstate service		8.3%
To Subscribe, Call:	1(800)860-9495		1(800)746-3767		1(800)583-8811		1(800)585-4466		1(800)444-3333
ADDITIONAL DETAILS AND ALTERNATIVE PLANS									
	* Waived if usage over \$15/month		High-volume users should consider "Sprint 1000" plans: >1000 interstate night minutes - \$20/month >1000 interstate weekend minutes - \$20/month >1000 interstate anytime minutes - \$40/month >1000 night instate and interstate - \$30/month plus Internet access		Higher calling card rates apply with no monthly fee.  Other more conventional rate plans also available.  **Sample monthly costs: each minimum based on 10 minute calls; each maximum based on 1 minute calls. Cost depends on average length of calls.		Low volume customers should consider Sensible Minute Plan at 10¢ per minute with no monthly minimum.  ***Totals do not reflect monthly costs associated with an interstate plan which is also required by most customers - totals assume all calls are within Maine.		\$2.00 monthly fee waived if you choose both the instate and interstate long-distance calling card plans.  ***International weekend rates as follows: Canada - 5.4¢/weekend UK - 9.8¢/weekend France - 9.8¢/weekend Germany - 9.8¢/weekend Japan - 15.2¢/weekend
*411 instate Directory Assistance 3 free plus 40¢ for each additional.	**Must request International "Power Dial" at no additional cost for listed international rates.								
Interstate Directory Assistance by Verizon (411) is 95¢. 555-1212 rate is listed only where lower than 95¢.	PowerNet also offers plan with no monthly fee and 6.9¢/min. interstate		*For \$8.95/month, Sprint offers 5¢/min. nights & weekends instate and interstate.  \$5.95 monthly fee waived if usage over \$45 month						

## ANOTHER NEW SURCHARGE ON THE LOCAL BILL FROM VERIZON

The FCC has authorized yet another new surcharge on your local bill. The "Federal USF Surcharge" of 36¢ was created in July when the FCC lowered access charges to long-distance companies and allowed local companies, like Verizon to increase the common line charge which is part of your local bill. In the July issue of the Ratewatcher Guide, we reported that the "FCC line charge" that has been \$3.50 for many years is now \$4.35 and may rise to \$6.50 over the next five years. That charge represents part of the cost of using the local network to access the interstate long-distance network.

The new "Federal USF Surcharge" of 36¢ was meant by the FCC to be a replacement for certain additional revenues that local companies formerly collected from higher access charges. The FCC claims that it is turning an implicit subsidy into an explicit surcharge to keep local companies whole. Despite its name, this surcharge does not represent a contribution to the Universal Service Fund – it is kept by Verizon, as is the subscriber line charge of \$4.35.

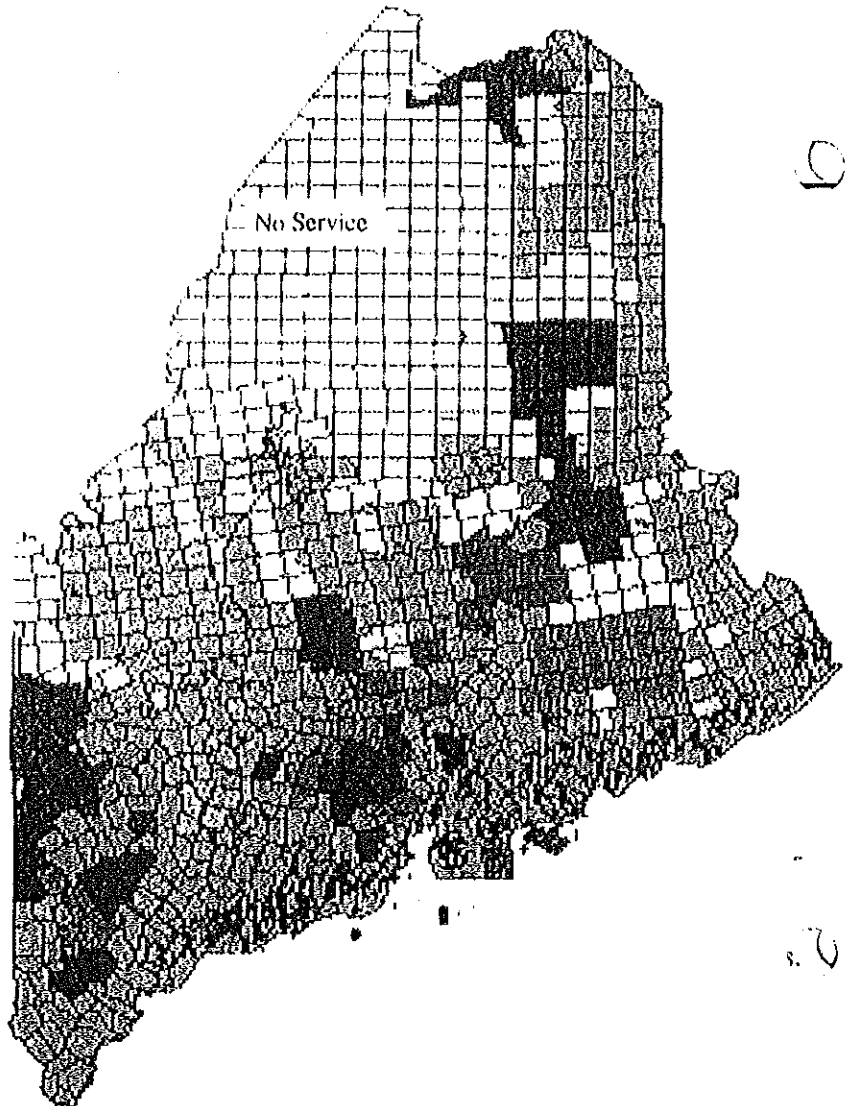
**For a complete list of surcharges and explanations of their purpose and origin, see "Anatomy of a Phone Bill" on the Public Advocate's web site: <http://janus.state.me.us/meopa/phoneanatomy.htm> or call the Public Advocate for a free copy.**

### LOCAL TELEPHONE EXCHANGES IN MAINE

#### Companies

	China Telephone Co.
	Cobhoseecontee Tel. & Tel. Co.
	Community Service Telephone Co.
	Hampden Telephone Co.
	Hartland & St. Albans Tel. Co.
	Island Telephone Co.
	Lincolnton Telephone Co.
	Maine Telephone Co.
	Mid-Maine Telecom
	Northland Telephone Co.
	Oxford County Tel. & Tel. Co.
	Oxford West Telephone Co.
	Pine Tree Tel. & Tel. Co.
	Saco River Tel. & Tel. Co.
	Sidney Telephone Co.
	Somerset Telephone Co.
	Standish Telephone Co.
	Tidewater Telecom
	Union River Telephone Co.
	Unitel, Inc.
	Verizon
	Warren Telephone Co.
	West Penobscot Telephone Co.

NOTE: If Verizon is not your local carrier (green area), certain featured rate plans, including those of GTC, may not be available to you. Call your local company for a list of available presubscribed calling plans.



## ALTERNATIVE WAYS TO CALL

**AWAY FROM HOME** - If you have access to the Internet, you can purchase prepaid calling minutes at 3.9¢ per minute from [www.bigzoo.com](http://www.bigzoo.com) or [www.net2phone.com](http://www.net2phone.com). If you have access to Sam's Club or other large discount stores, you may find calling cards from AT&T and others priced as low as 5.9¢ per minute.

**FROM HOME** - If you don't have an interstate long distance carrier connected to your line at home or if you make individual calls that may be priced lower by a "dial around" service, check out rates for 10-10 numbers below. (Rates do not include USF surcharges specified below.)

Number	10-10-345	10-10-432	10-10-297	10-10-457	10-10-399	10-10-220	10-10-321	10-10-811
Company	AT&T Lucky Dog	Qwest	Excel	Excel	Excel	MCI/ WorldCom	MCI/ WorldCom	VarTec (FiveLine)
<b>DOMESTIC</b>								
Interstate Rate	10¢/min. plus 10¢/call	25¢/min. peak 7¢/min. off- peak	10¢/min.	10¢/min. peak 4¢/min. off- peak 5 min. minimum	90¢ for first 10 min. then 5¢/min.	99¢ for first 20 min. then 7¢/min.	16¢/min. under 10 min. 8¢/min. over 10 min.	50¢ for first 10 min. then 5¢/min.
Instate Rate	Same as Interstate	30¢/min. peak 25¢/min. off- peak	20¢/min.	16¢/min. 80¢ minimum	\$2.00 for first 10 min. then 18¢/min.	Same as Interstate	up to 54¢/min. for daytime calls under 10 min.	Same as Interstate
<b>INTERNATIONAL</b>								
Canada	8¢/min.	9¢/min.	10¢/min.	9¢/min. 45¢ minimum	99¢ for 10 min. then 7¢/min.	99¢ for 20 min. then 7¢/min.	20¢/min. under 10 min. 10¢/min. over 10 min.	5¢/min. 50¢ minimum
UK	22¢/min.	10¢/min.	11¢/min.	10¢/min. 50¢ minimum	\$1.10 for 10 min. then 9¢/min.	\$1.99 for 10 min. then 19¢/min.	67¢/min. under 10 min. 34¢/min. over 10 min.	10¢/min.
France	22¢/min.	\$1.49/min.	23¢/min.	21¢/min. \$1.05 minimum	\$2.30 for 10 min. then 21¢/min.	\$1.99 for 10 min. then 19¢/min.	67¢/min. under 10 min. 34¢/min. over 10 min.	12¢/min.
Germany	22¢/min.	\$1.39/min.	27¢/min.	20¢/min. \$1.00 minimum	\$2.30 for 10 min. then 21¢/min.	\$1.99 for 10 min. then 19¢/min.	67¢/min. under 10 min. 34¢/min. over 10 min.	12¢/min..
Japan	12¢/min.	25¢/min.	27¢/min.	25¢/min. \$1.25 minimum	\$2.70 10 min. then 25¢/min.	\$1.19 10 min. then 9¢/min.	68¢/min. Under 10 min. then 34¢/min.	15¢/min.
<b>*UNIVERSAL SERVICE FUND SURCHARGE (USF) &amp; CUSTOMER SERVICE #'s</b>								
SF*	10¢/call	6.85% USF	86¢/mo. USF	86¢/mo. USF	86¢/mo. USF	8.3% USF	8.3% USF	5.7% USF
Customer Service	1-800 317-2657	1-877 825-5432	1-800 787-7887	1-800 787-3333	1-888 399-0002	1-800 728-6161	1-800 728-6161	1-800 363-2789



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**PUBLIC UTILITIES COMMISSION TO HOLD PUBLIC WITNESS HEARINGS  
IN MAJOR CASE (SEE PAGE 2) THAT WILL AFFECT VERIZON'S RATES**

**Make Your Voice Heard On Any Of The Following Dates:**

- ◆ **Portland - January 18, 2001 @ 6:00 pm (Portland City Hall, State of Maine Room, 2nd Floor, 389 Congress St.)**
- ◆ **Augusta - January 23, 2001 @ 6:00 pm (PUC Hearing Room, 242 State St.)**
- ◆ **Presque Isle - January 25, 2001 @ 6:00 pm (Northeastland Hotel, Ball Room, 436 Main St.)**
- ◆ **Bangor - January 30, 2001 @ 6:00 pm (Civic Center, Lecture Room, 100 Dutton St.)**

**If you would like to participate, feel free to call (287-2445) the Public Advocate's Office for additional information.**

**ABOUT THE PUBLIC ADVOCATE'S OFFICE**

Stephen G. Ward, the Public Advocate, and his staff of eight represent Maine's telephone, electric, gas, and water customers before the Maine Public Utilities Commission, the courts, and federal agencies. Our mission is to work for reasonably priced, safe, and reliable utility services for Maine people.