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RATEWATCHER PHONE GUIDE

VOLUME 10

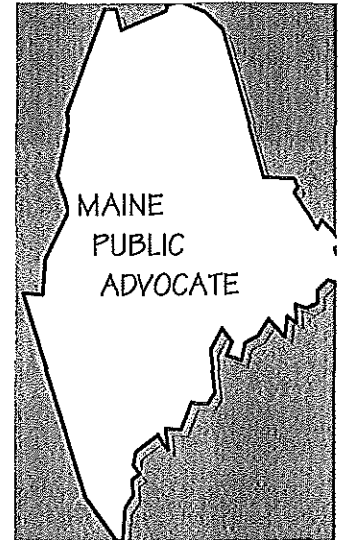
JULY 2002

RATEWATCHER GUIDE

IS YOUR PHONE INVADING YOUR PRIVACY?

YOU CAN LIMIT THE SPREAD OF YOUR PERSONAL INFORMATION

CALLER ID BLOCKING -- Every time you make a call, a signal is sent allowing the display of your phone number and the name on your telephone account to the person you called, if he or she has Caller ID service. However, you have a right to keep that from happening. When Caller ID service was first offered in Maine, the Public Advocate and the PUC's Staff entered into an agreement with NYNEX (now Verizon) requiring that all customers must be allowed to block the Caller ID signal. There are two different free blocking options -- *Per-Call* blocking is activated by dialing *67 (1167 with rotary phone) before the call. That code must be entered each time you make a call that you want to keep private. *Per-Line* blocking is a free service that keeps all of your calls private. To get per-line blocking, you must contact your phone company and indicate that you have a general health or safety concern. No further explanation is required. Unfortunately, paying for an unlisted number does not prevent your number and name from being transmitted when you call -- it only excludes your name and number from phone directories. Caller ID blocking will also prevent the person you are calling from using Call Return (*69), the service that allows a customer to call back the last incoming call. Some, but not many, customers have a service that rejects calls when Caller ID is blocked. If you use per-call or per-line blocking, your call cannot be completed when you call a customer with that "block the blocker" service. Beware that Caller ID blocking will not protect those who make malicious calls. Call Trace service (*57 -- \$3.50 per activation) and other law enforcement tracing can still identify the caller.



THE SELLING OF YOUR PRIVATE INFORMATION BY THE PHONE COMPANY -- Phone companies know a lot about you. They know your name, your phone number, your address, who you call and how often, who calls

you, how long your calls last, how promptly you pay your bills, what phone services you buy, how many phone lines you have, and how much you spend on phone services. This information can be very valuable to other companies who maintain or sell marketing lists and it can lead to more telemarketing calls that you may not want. The FCC is now considering how to regulate this Customer Proprietary Network (CPNI), as it is called in the telecom business. Currently, your phone company is free to sell

THE BOTTOM LINE

Prepaid minutes p. 7 -- the lowest cost full quality call is from

www.onesuite.com. All calls within the US are 2.9¢ per minute. You also get a full record of your calls, no monthly charges, and low international rates.

Presubscribed calling plans p. 4-5 -- the lowest-cost direct-dial plan for most Maine customers is from Touchtone Communications. Very low-volume callers should also consider Norcom, Pioneer, and GTC. Higher-volume callers should also consider Comtel, Excel, Pioneer, Capsule, EqualNet, Total Call, and Norcom. Dial-around services p. 6 -- generally not the best way to call, but casual users get decent rates with 10-10-811 and 10-10-345. Better rates are from Worldx-change, GFI, and PNG, which require advance sign-up.

Wireless services p. 10 -- your choice heavily depends on the quality of coverage where you plan to use the service and the number of monthly peak and off-peak minutes you need. Carefully consider those factors before signing a one-year contract and/or buying a phone. Always ask about the latest promotions.

Internet services p. 9 -- for dial-up service, ask for assurance that you'll never get busy signals -- then choose by price. Try any new service for one month before committing to a longer term.

(continued on page 2)

your personal information unless you "opt-out" by specific request. Not surprisingly, many phone companies have not made the "opt-out" process particularly easy because they have a financial incentive to keep you from opting out. Verizon customers may call 866-483-3885 (an automated communication) to instruct Verizon to keep their information private. The Public Advocate, as part of the National Association of State Utility Consumer Advocates, has asked the FCC to require an "opt-in" rather than an "opt-out" approach. Only then would customers truly be giving their consent for the release of their personal information.

INFORMATION YOU GIVE TO WEB SITES -- As "dotcoms" face financial difficulties, many have found a new way to generate cash -- by selling your personal information to third parties. No law prevents owners of web sites from using or selling all of the information that they collect about you. In fact, every time you log onto a web site, you may be providing enough information about yourself to generate telemarketing phone calls to your home, as well as email and junk mail solicitations. This can happen when you voluntarily provide information and it can happen electronically through "cookies" or other programs that transmit information from your computer to the website. Many of the more reputable web sites post their privacy policy and provide you with an opportunity to prevent the sharing of your personal information with third parties. Some say they never share your personal information. If you have a concern, check the policy before you share information and be aware of "cookies" that you can control. There are free programs that help you control unwanted communication with the contents of your computer -- for example, see www.zonealarm.com.

ANNOYING CALL DEPARTMENT - Know Your Rights When the Telemarketer Calls

It's probably an understatement to say that many people do not appreciate the dinner-time telemarketing sales pitch. In fact, those calls generate a great number of complaints to state and federal regulators. As a result, it is illegal, under both federal and state law, for a telemarketer to call you if you have asked not to be called. However, fighting back is not yet as simple as it should be.

Current federal law restricts the hours (8:00 am to 9:00 pm) and content of telemarketing calls. Telemarketers must honestly disclose what they are selling and for what price. Perhaps most importantly, the law requires that telemarketers stop calling when you tell them to stop. Currently, the Federal Trade Commission is considering a rule that would require a national *mandatory* "do not call list" and require telemarketers to remove all names and numbers on the list maintained by the FTC. The National Association of State Utility Consumer Advocates (including the Maine Public Advocate), has filed comments urging the adoption of this rule along with recommendations to make it easy and effective for consumers. Currently, the direct marketing industry maintains a voluntary "do not call list" which is helpful but, in our view, not sufficiently effective. Maine law makes it unlawful for telemarketers to call you after you have submitted your name to that industry-owned list. For instructions on signing up for the Direct Marketing Association's "do not call" or "do not mail" lists, see our web site or call the Public Advocate.

Maine law (10 M.R.S.A. §1499) also provides for penalties against telemarketers (of up to \$1500 per violation) who continue to call after being instructed to stop. The customer or the Maine Attorney General may sue the telemarketer to recover damages. In addition, another Maine law (10 M.R.S.A. §1498) provides penalties against telemarketers who make automated (machine-dialed) telemarketing calls if they occur: before 9:00 am or after 5:00 pm, more than once per day per phone number, to an unpublished number, to an 800 toll-free number, to a wireless phone, or to an emergency facility. In addition, Maine law requires that automated solicitations identify the caller within the first minute of the call. Note that Caller ID service will not allow you to recognize the vast majority of telemarketing calls.

PHANTOM RINGS -- Phone customers often complain that the phone rings but no one is there. Such events tend to make some people fearful, but the majority of these events are caused by automated dialers of telemarketers. These devices cause your phone to ring but sometimes no person is there to speak to you, causing the machine to disconnect the call. Although there is not much you can do to fight back if you can't identify the caller, our national consumer organization has recently asked the Federal Trade Commission to prohibit telemarketers from hiding their identity using Caller ID blocking.

THE TELEZAPPER? -- Store and TV ads claim that this \$50 device will automatically remove your number from telemarketers' lists when they call you. It is designed to sense an automated (prescriptive dialer) call and then send a signal that is intended to cause the automated dialer to think that your number is not working. The hope is that the automated dialer then deletes your number from the telemarketer's database. The device is not designed to affect calls by live telemarketers. While it is theoretically possible for this device to fool the automated equipment of some telemarketers, there is certainly no guarantee that it will work. Even if it does work, nothing prevents your name and number from returning to the same call list. In addition, this device has the potential to interfere with calls that you want to receive. As discussed above, there are ways to fight back by exercising your legal rights. Get your name and number on the "Do Not Call" list and instead of trying to zap the bad guys, pick up the phone, identify them, instruct them not to call, and complain if they persist.

HAVE YOU BEEN TREATED UNFAIRLY BY A PHONE COMPANY? HERE'S HOW TO COMPLAIN

Phone services within Maine: Call the Maine PUC at (800) 452-4699 or write to Public Utilities Commission, Consumer Assistance Division, SHS #18, Augusta, ME 04333

State-to-state or international phone service: Call the FCC at (888) 225-5322, or log on to www.fcc.gov/cgb/complaints.html. That site also provides special forms to complain about slamming or general telephone-related issues. You may also email a complaint to fccinfo@fcc.gov, or send snail mail to Federal Communications Commission, Consumer & Governmental Affairs Bureau, Consumer Inquiries and Complaints Division, 445 12th Street, SW, Washington, DC 20554. All complaints should be as specific as possible and include copies of bills or other pertinent information.

Wireless services: Although neither the FCC nor the State of Maine regulates your contract with wireless carriers, the FCC does have authority concerning the quality and safety of wireless services. Complaints about wireless service and its safety may be directed to the FCC (see above). Complaints about fraud or unfair consumer practices may be directed to the Maine Attorney General and the Federal Trade Commission. (see below).

General fraud or deceptive consumer practices: Contact the Maine Attorney General at SHS # 6, Augusta, ME 04333 or call (207) 626-8800. The Federal Trade Commission can be reached at Consumer Response Center, Federal Trade Commission, 600 Pennsylvania Ave., NW, Washington, DC 20580 or call (877) 382-4357. The FTC email address for reporting fraud is crc@ftc.gov

LOCAL COMPETITION UPDATE

Local service competition is developing rather slowly here in Maine, especially in the residential market. However, residential customers in Verizon territory may find discounts of 5% to 12.5% compared to Verizon's local service prices. Prices of competitive local service for business customers depend on a variety of factors. The following local providers offer service in Maine:

Residential and Business

USA Telecom (888-872-9400)
(savewithusa.com)
One Star Long Distance (800-482-0000)
(onestarld.com)
1Com (888-505-3311) (1cominc.com)
*Oxford Networks at (800-520-9911)
(oxfordnetworks.com)

Business

Conversent (800-275-2088) (conversent.com) (only Portland area)
CTC Communications (800-287-9875) (ctcnet.com)
Choice One (acquired Fairpoint) (888-832-5801) (choiceonecom.com)
Lightship Telecom LLC (877-846-6700) (lightship.net)
Mid-Maine Communications (800-835-5453) (midmaine.com)
Norcom (Coastal Connections, as agent) (888-262-7864)
Pine Tree Networks (Greater Portland and Lewiston areas)
(866-746-3873) (pinetreenetworks.com)

*Oxford Networks currently provides residential facilities-based (using their own wire) local service in competition with Verizon—but only in portions of the Norway and South Paris exchanges.

ARE VERIZON'S LOCAL RATES TOO HIGH? — The Maine Supreme Court is expected to issue its decision soon on the Public Advocate's appeal of the Public Utilities Commission's recent order concerning the regulation and rates of Verizon. If we win a favorable decision, the Public Advocate will have a chance to offer evidence that Verizon is charging too much for local service. While Verizon has enjoyed savings from decreased costs and two corporate mergers during the last five years, local rates have risen by about 60%. Maine law requires that local rates be maintained at as low a cost as possible and no higher than the price that would be charged under cost-based regulation. Verizon's local rates are now as high as \$18.69 per month and current policies may result in rates of independent phone companies rising toward that level. If you would like to help us oppose such rate increases, please contact our office.

SAMPLING OF RESIDENTIAL & BUSINESS LONG-DISTANCE TELEPHONE RATES AS OF JULY 2002

COMPANY	AT&T att.com		Capsule capsulecom.com		Comtel		Equal Net		Excel http://excel.com		GTC gtc-telecom.com		MCI mci.com	
FEATURED PLAN (RESIDENTIAL)	OneRate 7¢ Plan		3 Kiss		Plan 401		GTI Plan		Nickel Nation		5¢ Plan		Anytime 200 Instate	
	Instate	Interstate	Instate	Interstate	Instate	Interstate	Instate	Interstate	Instate	Interstate	Instate	Interstate	Instate	Interstate
RESIDENTIAL per minute rate (including %-based surcharges)	8¢	7.8¢	8¢	3.3¢	4.95¢	5.44¢	6.9¢	5.3¢	5¢**	5¢**	8¢	5.4¢	6.5¢ - 7¢ 7.1¢ - 7.7¢*	
Minimum	None		None		None		\$2.49		None		None		\$12.95	
Monthly Fee	\$4.41		\$3.29		\$4.34		None		\$6.44		None*		None	
BUSINESS per minute rates (including %-based surcharges)	15¢	8.3¢	14.7¢	4.3¢	4.95¢	5.44¢	6.9¢	5.3¢	13¢	7.5¢*	8¢	5.4¢	9¢	7.6¢
Minimum	None		None		None		None		None		None		\$7.00	
Monthly Fee	\$11.00		\$2.18*		\$4.34		None		\$12.80		\$5.36		\$3.30	
In-bound 800 Rates	8.3¢*	+\$11.15/mo.	14.7¢	4.3¢**	5.25¢	5.77¢	6.9¢	5.3¢	20.4¢	+\$3.75/mo.	8¢	7.6¢	35¢	
RESIDENTIAL SAMPLE MONTHLY COSTS: Includes 50% instate/50% interstate minutes and monthly fees. Totals do not include directory assistance, calling card calls or international calls.														
LOW @ 10 mins. per month	\$5.19		\$3.86		\$4.86		\$2.49		\$6.94		67¢		\$12.95	
MEDIUM @ 100 mins. per month	\$12.31		\$8.94		\$9.54		\$6.10		\$11.44		\$6.71		\$12.95	
HIGH @ 500 mins. per month	\$43.92		\$31.52		\$30.32		\$30.49		\$31.44		\$33.54		\$34.99	
HIGHEST @ 1,000 mins. per month	\$83.43		\$59.76		\$56.29		\$60.98		\$56.44		\$67.08		\$71.72	
RES. INTERNATIONAL RATES														
Canada	7.8¢	+\$3.29/mo.	6.0¢	7.7¢	8.1¢	5.0¢	13¢**	7¢/5¢**						
UK	10¢		6.0¢	9.4¢	7.7¢	10¢	14¢	10¢/9¢						
France	15.6¢		8.4¢	7.7¢	9.2¢	17¢	24¢	17¢/9¢						
Germany	15.6¢		8.4¢	9¢	8.3¢	17¢	24¢	17¢/9¢						
Japan	15.6¢		12¢	11¢	12¢	13¢	28¢	26¢/14¢						
UNIVERSAL SERVICE CHARGE (Included in rates as shown)		11.50%	9.75%	9.90%	8.10%	\$1.44	8.3%	9.9%						
Available in rural independent areas?	Yes		No	No	Yes	Yes	No	Yes						
To Subscribe Call:	1-800-222-0300		1-800-545-4141	1-800-647-3669	1-877-484-7283*	1-800-875-9235	1-800-486-4030	1-800-444-3333						
NOTE \$5 fee to change carrier is often covered by new carrier upon request.	Alternative Plans - no monthly fee, 10¢ per minute interstate, 8¢ per minute instate and \$5 minimum. Night and weekend plans with off-peak rates of 5¢ per minute are available. Unlimited Plan allows unlimited minutes for calls to AT&T customers and 7¢ per minute to others for \$22.25/mon. \$22.25 charge is billed one month in advance. Not currently available in non-Verizon areas. *800-rate requires \$25 minimum or \$9.95/mo.extra.		*Monthly fee waived when usage exceeds \$20.		Alternative Plan - no monthly fee with higher instate rate.		*Phone number belongs to GTI, an agent in Maine.		*Business USF fee is 7.13%.		*No monthly fee with credit card billing and online statement.		*Rate for first 200 minutes is lower than rate for additional minutes. 200 anytime and anyplace minutes are included with the \$12.95 minimum.	
- Multi-line business customers are also subject to per-line PICC charge.			*Monthly fee assumes credit card billing. Extra \$2/mo. fee for a paper bill.		6-second billing.		Business plan offers 6-second billing.		\$1.03/mo. for paper statement. \$2.12 fee for check payment and paper statement.		**Lower international rates available with \$3/mo. fee.		** Weekday/Weekend.	
- Verizon's best instate long-distance rates are 9¢ for each of the first 60-minutes (\$5.40 minimum) and 8¢ for each additional minute. Verizon is expected to soon gain authority to provide state-to-state service as well.			6-second billing.		**\$2 initial setup fee for 800-service.						MCI offers many other plans.			
Plans Indicated as available in non-Verizon territory may not be available in some independent local areas.														

NOTE: Some plans available in Verizon territory only. Some charge higher rates in independent areas. Per minute rates and monthly fees include each company's universal service surcharge.

SAMPLING OF RESIDENTIAL & BUSINESS LONG-DISTANCE TELEPHONE RATES AS OF JULY 2002

COMPANY	Norcom norcomld.com		OneStar onestarcom.com		Pioneer coastalconnections.com		Total Call --		Touchtone touchtone.net		USA Telecom savewithusa.com		Vartec vartec.com			
FEATURED PLAN (RESIDENTIAL)	5.9¢ Plan		American Voice		Plan A		3.9¢ Plan		4.9¢ Plan		Toll Plan		Vartec Voice			
	Instate	Interstate	Instate	Interstate	Instate	Interstate	Instate	Interstate	Instate	Interstate	Instate	Interstate	Instate	Interstate		
RESIDENTIAL per minute rate (including %-based surcharges)	5.9¢	6.4¢	7.5¢	7.9¢	6.5¢	5.3¢	8.1¢	4.17¢	4.9¢	5.2¢	10¢	6¢	7¢	7.5¢		
Minimum	None		\$3.00		None*		None		None		None		None			
Monthly Fee	None*		\$1.00*		None*		\$2.67*		None		5.35*		75¢			
BUSINESS per minute rates (including %-based surcharges)	5.9¢	6.4¢	7.5¢	7.6¢**	5.5¢	4.2¢	9.2¢	5.24¢	4.9¢	5.2¢	10¢	6¢	7¢	8.6¢		
Minimum	None		\$3.00		None		None		None		None		None			
Monthly Fee	None*		None		None**		None		None		\$5.35		\$9.95*			
In-bound 800 Rates	5.9¢	6.4¢	7.5¢	+\$2.50/mo.	7.6¢	5.5¢	+\$49d/mo.	4.2¢	9.2¢	5.24¢	4.9¢	5.2¢	10¢	6¢	7¢	8.6¢
RESIDENTIAL SAMPLE MONTHLY COSTS: Includes 50% instate/50% interstate minutes and monthly fees. Totals do not include directory assistance, calling card calls or international calls.																
LOW @ 10 mins. per month	62¢		\$3.00		\$1.66		\$3.29		51¢		\$6.15		\$1.48			
MEDIUM @ 100 mins. per month	\$6.16		\$7.54		\$6.96		\$8.81		\$5.07		\$13.32		\$8.00			
HIGH @ 500 mins. per month	\$30.81		\$37.71		\$29.47		\$30.67		\$25.33		\$45.23		\$37.02			
HIGHEST @ 1,000 mins. per month	\$61.63		\$75.42		\$58.95		\$61.34		\$50.67		\$85.10		\$73.30			
RES. INTERNATIONAL RATES																
Canada	10.9¢		6.25¢		8.1¢		9.6¢		6.4¢		10.8¢		7.5¢			
UK	6.5¢		6.69¢		5.3¢		8.6¢		7.5¢		13¢		7.5¢			
France	8.7¢		6.16¢		5.3¢		10.7¢		10.7¢		19.5¢		12.9¢			
Germany	7.6¢		7.21¢		6.4¢		9.6¢		9.6¢		19.5¢		12.9¢			
Japan	10.9¢		9.32¢		11.9¢		15¢		13.9¢		24.9¢		12.9¢			
UNIVERSAL SERVICE CHARGE (Included in rates as shown)	8.9%		9.9%		7.95%		6.89%		6.80%		8.1%		7.28% + 75¢/mo.			
Available in rural independent areas?	Yes**		Yes		No		Yes		Yes		No		Yes			
To Subscribe Call:	***		1-800-482-0000		1-888-262-7864***		1-877-603-5757		*		1-888-872-9400		1-800-583-8811			
NOTE																
\$5 fee to change carrier is often covered by new carrier upon request.	*Monthly fee of \$4.30 applies. Waived with email billing or usage over \$20.		6-second billing applies if usage is over \$20.		*\$1.07 monthly fee applies only if usage under \$15 each month.		*Monthly fee waived if usage is over \$20.		*Plans sold by agents in Maine. Call Hi-Tech Computer at 1-888-594-2500 or H.F. Communications at 1-866-596-2904.		*Monthly fee is for interstate service and is waived for customers of USA Telecom's local service.		Alternative Plan - Fiveline Service offers 5¢ per minute for all domestic calls with 50¢ per call minimum.			
- Multi-line business customers are also subject to per-line PICC charge.	- 6-second billing.		- Residential and business local service is also available.		**\$2.69/mo. fee if usage is under \$15.		6-second billing for calls within US.		Touchtone can also be reached directly at 1-800-900-5474.		- 10% discount for paying on time.		*Liberty Line Business Plan monthly fee is currently being waived during promotional period.			
-- Verizon's best instate long-distance rates are 9¢ for each of the first 60-minutes (\$5.40 minimum) and 8¢ for each additional minute. Verizon is expected to soon gain authority to provide state-to-state service as well.	- **Rates in non-Verizon areas are 7.9¢.		- Lower rates available with term commitment.		***Phone number belongs to Coastal Connections, an agent in Maine.		***Website is www.total-call-long-distance.com		Alternative Plan - no monthly fee with rates of 9.2¢ instate and 5.2¢ interstate.		At the time of publication this plan is available, but Touchtone is not currently licensed to provide service in Maine. However, it plans to obtain its license and file tariffs with the Maine PUC in July 2002.		- Company also offers instate plan similar to Verizon's Pine Tree Plan - \$5.40 for first 60 minutes - then 8¢ per minute.			
-- Plans indicated as available in non-Verizon territory may not be available in some independent local areas.	- ***Plan offered by Coastal Connections, 1-888-262-7864 and GTI, 1-877-484-7283.		- *OneStar refers to this fee as an interstate access surcharge.		Alternative Plan - interstate rate drops by 1¢ with monthly fee of \$1.99 when usage is under \$25.		6-second billing.									
			- **OneStar's USF fee for business accounts is 11.5%.													

DO YOU MAKE COLLECT CALLS? BEWARE OF THE "FAT FINGERS" SCAM

Whether your fingers are fat or skinny, it's not uncommon to dial a wrong number. But if you misdial when trying to call collect, you'll probably get a collect call service that will charge very high rates. This happens because another company has purposely reserved many of the numbers similar to those of the big collect call services such as 1-800-COLLECT and 1-800-CALL-ATT. Usually these "services" don't identify themselves — they just put your collect call through and then send you an exorbitant bill. So dial carefully, or better yet, give your caller a prepaid calling card and stay away from collect calls.

DIAL AROUND OPTIONS

Number	10-10-345	*Power Dial	10-10-457	10-10-399	*GFI-800	10-10-220	Penny Plan	10-10-811
Company	AT&T Lucky Dog	PNG	Excel	Excel	World Access	MCI/ World- Com	World- xchange	VarTec FiveLine
DOMESTIC								
Interstate Rate	10¢/min. plus 15¢/call	6.9¢/min.	10¢/min. & 4¢/min. 5 min. minimum plus 15¢/call	90¢ for first 10 min. then 5¢/min. plus 15¢/call	6.9¢/min.	99¢ for first 20 min. then 7¢/ min.	5.9¢/min.	50¢ for first 10 min. then 5¢/min.
Instate Rate	Same as interstate	7.9¢/min. *	16¢/min. 5 min. minimum plus 15¢/call	\$2.00 for first 10 min. then 18¢/min. plus 15¢/call	6.9¢/min.	Same as interstate	5.9¢/min.	Same as interstate
INTERNATIONAL **								
Canada	6¢/min. plus 30¢/call	11¢/min.	9¢/min. 5 min. minimum plus 40¢/call	99¢ for 10 min. then 7¢/min. plus 40¢/call	9.66¢/min.	99¢ for 20 min. then 7¢/ min.	5.9¢/min.	5¢/min. 50¢ minimum
UK	17¢/min. plus 30¢/call	8¢/min.	10¢/min. 5 min. minimum plus 40¢/call	\$1.10 for 10 min. then 9¢/min. plus 40¢/call	8.77¢/min.	\$1.99 for 10 min. then 19¢/ min.	8¢/min.	10¢/min.
France	17¢/min. plus 30¢/call	8¢/min.	21¢/min. 5 min. minimum plus 40¢/call	\$2.30 for 10 min. then 21¢/min. plus 40¢/call	11.15¢/min.	\$1.99 for 10 min. then 19¢/ min.	8¢/min.	12¢/min.
Germany	17¢/min. plus 30¢/call	8¢/min.	20¢/min. 5 min. minimum plus 40¢/call	\$2.30 for 10 min. then 21¢/min. plus 40¢/call	10.85¢/min.	\$1.99 for 10 min. then 19¢/ min.	8¢/min.	12¢/min.
Japan	11¢/min. plus 30¢/call	13¢ to 23¢ min.	25¢/min. 5 min. minimum plus 40¢/call	\$2.70 10 min. then 25¢/min. plus 40¢/call	14.34¢/min.	\$1.19 10 min. then 9¢/ min.	11¢/min.	15¢/min.
**UNIVERSAL SERVICE FUND SURCHARGE (USF) & CUSTOMER SERVICE #'s								
USF**	none	9.9%	\$1.12/mo.	\$1.12/mo.	None	9.9% USF	9.9% USF	7.28% + 75¢/ month
Customer Service	1-800 317-2657	1-800 382-9622	1-800 787-3333	1-888 399-0002	1-800-350- 1336*	1-800 728-6161	1-800 569-8700	1-800 363-2789

*Must sign up prior to use. PNG applies USF to instate service and interstate service. Other carriers apply it only to interstate service.

**International rates to wireless phones or pagers may be significantly higher.

PREPAID CALLING UPDATE

There are many prepaid offers in the market but watch out for gimmicks. Unpleasant surprises may include dated expiration of unused minutes, high per-call or per-minute charges, deceptive advertising hiding the true rate, fly-by-night companies that may not provide the promised service, access numbers that work in limited areas, and monthly fees. (Note that payphone surcharges of 25¢ to 55¢ generally apply.) On the bright side, the best of the prepaid offers include very low per-minute rates, the ability to call from any phone in the U.S. (some work internationally), uniform rates for instate and interstate calls, complete call records, and avoidance of various taxes and surcharges that appear on regular phone bills. The following are the best prepaid bargains we've found (listed in order of increasing price):

2.9¢ Prepaid Calling Card

No connection charge.

ONESUITE.COM

Offers minutes for 2.9¢ for any call in the U.S. (the best prepaid rate we've seen). Records of calls available via their web site. **International rates** – as low as 4.5¢ to western Europe, 6.5¢ to Japan. Customer service: 1-866-417-8483.

SAM'S CLUB/AT&T

Offers minutes for 3.47¢, whether you buy 600 minutes or 1000 minutes. Additional minutes can be purchased over the phone. Can use to call U.S. from other countries (at higher rates). **Sample international rates** – as low as 14¢ to western Europe and Japan. If you use an old Sam's Club/AT&T card and recharge the minutes by phone, your account may not have the full international calling ability of newer cards. No record of calls is available. Customer service 1-800-530-6744.

WWW.BIGZOO.COM

Offers minutes for 3.9¢ plus a **monthly charge of 75¢**. Record of calls available via their web site. **Sample international rates** – as low as 4.4¢ to western Europe, 6.4¢ to Japan. Customer service 1-800-230-4875.

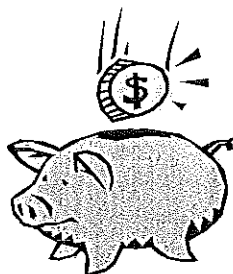
HOW TO REDUCE YOUR PHONE BILL BY OVER \$650 PER YEAR

**Annual Savings using AT&T/Sam's
Club Prepaid Card and
www.onesuite.com instead of AT&T
One Rate 7¢ Plan**

ANNUAL SAVINGS

Monthly Minutes	AT&T/Sam's	OneSuite
10	\$ 58	\$ 59
100	\$106	\$113
500	\$319	\$353
1000	\$585	\$654

Note – you will avoid certain monthly bill surcharges by using prepaid minutes and therefore increase the savings shown above.



CALLING PLAN DISCRIMINATION — INDEPENDENT (NON-VERIZON) TELEPHONE COMPANY CUSTOMERS HAVE LIMITATIONS ON THEIR LONG- DISTANCE CHOICES – BUT SOME OF THE BEST RATES ARE NOW AVAILABLE EVERYWHERE IN MAINE

A number of the better toll plans are not available to customers of Maine's independent telephone companies. Many long-distance companies fail to offer their services entirely, or charge higher rates in independent areas. This occurs, in part, because the cost of providing service through independent local carriers is somewhat higher. The charts on pages 4 and 5 now clearly show which plans are available to customers of rural independent phone companies. The good news is that the lowest-cost direct-dial plan and the lowest cost prepaid service reported in this issue should be available to nearly all customers in Maine. Hopefully, this trend will continue, and rate discrimination against rural customers will become a thing of the past.

ALTERNATIVES DEPARTMENT

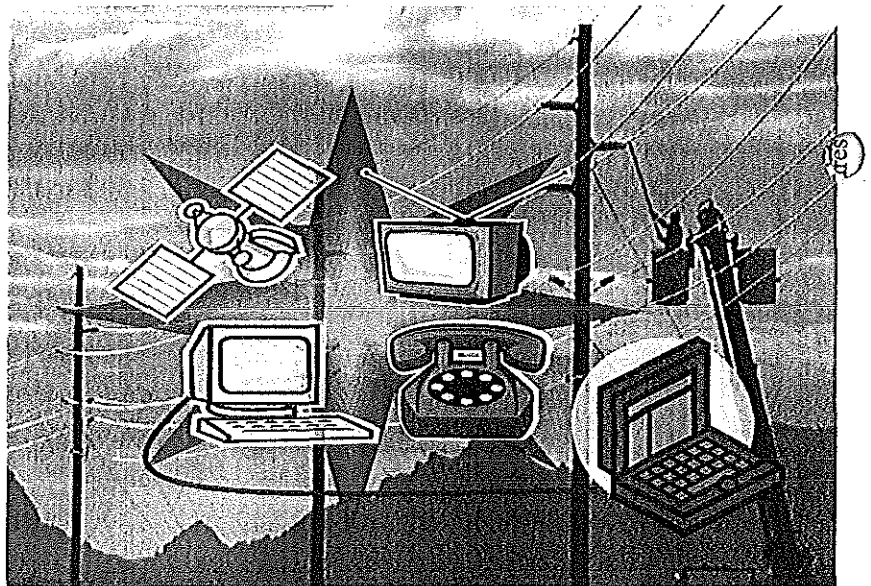
THERE ARE SOME NEW OPTIONS FOR YOUR SECOND LINE

While interesting alternatives are emerging, many lack E911 access and are susceptible to power interruptions – such services are suitable only as second lines.

BASIC INTERNET CALLING — Various web sites offer free PC-to-PC calling but PC-to-Phone services are no longer free. For example, www.dialpad.com now charges 2.9¢ per minute -- but for this price, you can have real prepaid phone service without sacrificing sound quality. www.net2phone.com offers free PC-to-PC service but charges 2¢ per minute after 2 free minutes per call for PC-to-Phone service. www.speakfreely.org promises new improved PC-to-PC service that is free worldwide. International rates for PC-to-Phone services can be as low as 3.9¢ per minute. Sound quality varies for both PC-to-PC and PC-to-Phone services.

BROADBAND INTERNET CALLING — If you have DSL or Cable Internet service, **Vonage** (www.vonage.com) offers unlimited local and long-distance calling for \$40 per month or up to 500 minutes for \$20 per month, plus an initial set-up fee of \$25 (to cover the cost of the black box they send). All of your calls (both local and long-distance) are routed via the Internet, using new technology that allows for sound quality nearly as good as traditional phone service. The service doesn't require a computer but, when used with a computer, it allows simultaneous use of the telephone and the Internet. International calls are extra but at good rates. www.net2phone.com offers a similar service using a router to connect your phone to its voice-over-IP network. Once you buy the router (about \$150), no monthly charges apply and all domestic calls, whether local or long-distance, are priced at 3.9¢ per minute.

Customers of **Time Warner** in the Portland area may soon have another local and long distance alternative recommended for second phone lines – **IP Voice Service**. The planned rate will be \$9.95 per month for unlimited local calls and toll rates of 5¢ per minute. This service is not compatible with E 911 service and would not work during a power interruption.



THE NEIGHBORHOOD (not yet in your neighborhood)

MCI has been heavily advertising a new service that will allow you to make unlimited local and long-distance calls for a monthly fee of between \$50 and \$60. This could replace both your current local and your current long-distance service for one flat monthly price. For now, it's being offered in many parts of the country but not yet in Maine. See www.theneighborhood.com.

WIRELESS SERVICE AS AN ALTERNATIVE TO BASIC TELEPHONE SERVICE?



Offers of generous or unlimited off-peak minutes continue to tempt more customers to drop their regular telephone service. But beware of the differences from regular phone service – those include inferior reliability, limited 911 access, unavailability of extension phones, and coverage gaps. See page 10 for this issue's report on current wireless offers.

COMPANY NAME	PHONE #	SERVICE FEATURES	RATES CHARGED Price Range Depends on Payment Method
CABLE TV & SATELLITE ISPs			
Adelphia— Power Link www.adelphia.net	1-800-336-9988	Cable modem. Ask about special promotions. No equipment cost or activation fee.	\$42.95/month
Directway directtv.directway.com	1-866-556-9658	High-speed satellite dish, 5 email addresses, 10 MB personal web space	\$59.99/month plus one-time hardware and installation cost of \$579 to \$700.
Susquehanna Comm.	1-800-439-2629	Cable modem. (Brunswick area)	\$29.95/month plus equipment purchase
Time Warner www.twmaine.com	1-800-762-3786	Cable modem.	\$47.20/month—Southern Maine (Res.) \$47.30/month—Northern Maine (Res.)
STATEWIDE* ISPs (Dial-up, DSL and Wireless)			
CC Net www.clinic.net	1-800-645-9815	2 email addresses, 5 MB personal web space Broadband wireless available in Greater Portland, Bath/Brunswick, Mid-coast area.	Unlimited dial-up—\$20.00/month Wireless—\$39.95 and up, plus installation and equipment cost
Downeast.Net www.ellsworthme.com	207-667-7414	3 email addresses, 24/7 tech support	Unlimited dial-up—\$20.00/month
Great Works Internet www.gwi.net	1-800-201-1476	Web hosting, domain registration, co-location, DSL	Unlimited dial-up—\$19.95 to \$19.95/month \$8.95/month for 10 hours \$15.95/month for 40 hours DSL starting at \$49.95 + \$60 setup fee
hyperMedia www.hypernet.com	1-800-935-0040	Web design and hosting	Unlimited dial-up—\$19.95 to \$22.95/month
Mid-Maine Communications www.midmaine.com	1-877-643-6246	Rate applies to both business and residential. Mid-Mail remote email access, 5MB of personal web space & 2 email addresses 24/7 tech support.	Unlimited dial-up—\$14.95 to \$19.95/month + \$10 setup fee
Panax.com www.panax.com	1-888-452-5100	Web site hosting and design. 3 mailboxes and 5 MB of web space.	Unlimited dial-up—\$14.95 to \$18.95/month
Prexar www.prexar.com	1-800-288-5072	5 email addresses, 5 MB personal web space. DSL	Unlimited dial-up—\$19.95 to \$22.95/month \$9.95/month for 10 hours DSL starting at \$44.95/month
Route 1 www.wiscasset.net	1-888-682-4488	Business high speed dedicated access; network administration and setup – Discount of 20% for Educators & Students	Unlimited dial-up—\$22.91 to \$25.00/month
Verizon www.verizon.com	1-888-427-1405	DSL	Unlimited DSL starting at \$49.95 (ask about available introductory discounts)
NATIONAL ISPs (Dial-up)			
AOL www.aol.com	Sign-up online	Dial-up Check website for local access numbers.	Unlimited dial-up—\$19.95 to \$23.90/month \$4.95 for 3 hours (+\$2.50 for additional hours) \$9.95 for 5 hours (+\$2.95 for additional hours)
AT&T Worldnet www.att.com	1-800-400-1447	Dial-up Check website for local access numbers.	Unlimited dial-up \$21.95/month \$16.95 for 150 hours/month (+.99 each additional hour)
Earthlink www.earthlink.com	1-800-395-8425	Dial-up, toll-free access available in Augusta, Bangor, Portland, & Rockland only	Unlimited dialup—\$19.95 to \$21.95/month \$9.95 for 10 hours/month
Juno/Netzero www.netzero.com www.juno.com	Sign-up online	Dial-up, toll-free access available in Augusta, Bangor, Kittery, Lewiston, Portland, Presque Isle, and Rockland only.	Free 10 hours/month Premium service with less advertising \$9.95/month

STATEWIDE TOLL-FREE INTERNET ACCESS UPDATE

The ISPs listed above as "Statewide ISPs" use the 500 HUB service for toll-free Internet access from any point in Maine. Verizon and Maine's 23 independent local telephone companies have almost completed the implementation of the PRI 500 HUB service that allows statewide toll-free access to participating ISPs. Other ISPs may provide service in your local calling area – see www.state.me.us/meopa and www.thelist.com for a more complete list of ISPs in Maine. Always make sure your modem is dialing either the 500 area code or a 3-digit prefix within your local calling area.

SAMPLE OF WIRELESS CALLING PLANS OFFERING COVERAGE IN PARTS OF MAINE

	AT&T Att.com 1-800-462-4463						US Cellular Uscellular.com (1-888-289-8722)						Unicel Unicel.com (1-800-336-4455)			Verizon Verizon.com (1-800-256-4646)			
	Digital Advantage			Regional Advantage		National	Local		**Regional		**National	*Home-zone	**Traveler	Local Digital Choice		National Single Rate			
Monthly Fee	\$20	\$30	\$40	\$30	\$40	\$35	\$25	\$35	\$35	\$40	\$35 \$50	\$35	\$30	\$35	\$45	\$35	\$55		
Monthly Minutes Included (Peak/Off-Peak)	60	250/ 1000	400/ 3000	120/ 1000	200/ 3000	300/3000	125	*400	300	400	200 400	Unlimited in chosen zone	250/1000	350/ *4000	500/ *4000	150	400		
Toll Rate	15¢	15¢	0	0			0						***15¢		**20¢		0		
Toll Free/ Roaming Free (Home) Area	Coastal Maine and New Hampshire			ME, NH, VT, MA, CT, NY, PA, RI, NJ, MD, DE, & VA		US	ME, NH, Southern VT Excludes Port- land to Ports- mouth Area		ME, NH, VT, MA, RI, CT, NY, NJ, PA		US	Chosen zone	ME, NH, VT, MA, Northeast NY	ME, NH, VT		US			
Cost per extra minute	40¢						35¢						15¢ outside of zone	35¢	45¢	40¢	40¢	35¢	
Cost of phone	0-\$30 depending on rebate promotion.						0 to \$70 depending on length of contract.						Free with 18-month contract		\$40 Depending on plan & promotion				
Roaming Rate (Per Minute)	60¢						65¢						50¢		69¢		0		
Notes	AT&T offers more (up to unlimited) off-peak minutes with a two-year contract.						Unlimited off-peak promotion with some two-year contracts. No toll charge for calls to Quebec & New Brunswick, Canada. *3000 off-peak min for \$5/mo. Extra lines start at \$15/mo. **Company reserves right to cancel plan if more than 15% of usage is outside of its licensed area.						*Can add areas for higher monthly rate. **Nationwide toll-free and unlimited off-peak minutes for \$4 to \$7/mo. Detailed billing \$1/mo. extra. 3000 off-peak minutes/mo. with 18-month contract. ***Nationwide toll-free for \$2.95/mo.			*Unlimited off-peak for \$5/mo. **Long-distance charges may apply even in home area. \$175 early termination penalty applies.			
																			

WIRELESS PLANS

Roaming charge applies when calling from outside home area. **Toll rate** applies when call destination is outside home area. **Important:** call and check websites for latest promotions and always verify coverage quality in area of use. **Activation fees** (typically \$25 to \$30) often apply but are sometimes waived upon request. Cancellation fees (usually \$150) generally apply. Beware that phone offered with wireless plan may not be compatible with other plans. All listed companies offer various other plans with more monthly minutes at higher monthly rates. Beware that many advertised features require two-year contracts which should be avoided if possible.

PHONE FAQs -- (FREQUENTLY ASKED QUESTIONS)

Q. Am I required to have a long-distance service connected to my line?

A. No. You may call your local phone company to "de-select" state-to-state long distance service, instate long distance service, or both. If you choose to have no presubscribed long distance service, you will still be able to receive long distance calls from any location and you may make long distance calls using either a prepaid calling card or a dial-around (10-10-XXX) service. If you want to change to a new long-distance provider, you need only to call the new company — and ask them to pay for the \$5 fee for switching.

Q. How do I figure out which long-distance plan is best for me?

A. If you can live with prepayment and limited (or no) access to your calling records, certain prepaid offers are the cheapest option. If you want regular subscribed service, start with the chart on pages 4 and 5. If you make approximately half instate and half state-to-state calls, one of the sample monthly usage results should closely predict the bill you would get under each featured plan. If you make mostly instate or mostly interstate calls, look for the plan with the best rate for that service. You may make a more precise comparison by figuring your average rate per minute: Take your current long-distance bill and divide the total amount of the bill (excluding taxes and local service charges) by the number of minutes used. Then compare that rate with rates on pages 4 and 5. Or, try our automatic plan selector on the Public Advocate's website: www.state.me.us/meopa.

Q. Why am I charged a toll call to reach my neighbor?

A. If your neighbor lives in a different telephone exchange, which is not in your designated local calling area, toll charges apply. The differences in the size of local calling areas throughout Maine are more a product of historical events than a planned design. However, the PUC is currently considering how to expand local calling areas. One current proposal is to add adjacent exchanges (as an option) to all toll-free calling areas — along with associated rate increases.

Q. Why do I get long distance charges when I call another number in my home city or town?

A. You are entitled to toll-free calling within your municipality even if the called exchange is not in your local calling area (because of the **Municipal Calling Service** rule). Even though long-distance companies are generally unable to recognize those calls as "free", you are entitled to a refund from those companies when they charge for municipal calls. Customers can avoid this problem by accessing Verizon's network by dialing 10-10-698 before each municipal call. But never access Verizon in that manner for any other type of call because Verizon's default rates can be as high as 45 cents for a single minute.

Q. Should I be concerned about signing up with a phone company that I've never heard of?

A. No, as long as you are not being asked to prepay for the service, you know the rates, and the company was recommended from a reliable source. As a general rule, the best rates are offered by smaller, less known companies, that don't spend much on advertising. If you change your mind, switching services usually involves just a \$5 fee and minimal effort. However, customers should avoid signing up with an unknown company making a telephone solicitation. Always ask for offers in writing before accepting any offer over the phone.

Q. Does the Public Advocate vouch for the companies listed in the Ratewatcher Guide?

A. No, the Public Advocate cannot guarantee the financial health or the level of customer service that will be provided by any phone company. However, we will not list companies that we know to be dishonest. In our experience, smaller, less known telephone companies often provide better customer service and charge lower rates than the big three. Unless you prepay, risks are minimal.

Q. Should I shop for local service as well as long-distance service?

A. Residential customers may be able to save a few dollars per month — savings are limited because nearly all residential local service offers in Maine are from companies that simply resell Verizon's service. However you may get all telephone services on one bill and there's very little risk. Business customers may find greater savings.

Public Advocate Office
112 State House Station
Augusta, ME 04333-0112

Calling Plans **INTERNET SERVICES** Dial Around Services **Wireless Services**
SURCHARGES BUSINESS PHONE RATES PREPAID SERVICES
INTERNATIONAL SERVICES TELECOMMUNICATIONS NEWS *SHOPPING TIPS*

PHONING HOME FROM ABROAD

If you plan to travel overseas, be aware that calling home to the USA is usually much more expensive than calling a foreign country from the USA. You can avoid sky-high calling charges by doing a little advance preparation. A good international prepaid calling card will save you money but if you need to make a substantial number of calls from one location abroad, a Callback service may save you much more. Callback services are activated by dialing a U.S. number and then hanging up after one ring. Next, the service automatically calls back to connect your foreign phone to US-based dial tone. The result is rates that are similar to good international rates available when calling from the U.S. This service may be unlawful in a few countries but is widely offered and used. For a complete list of foreign calling options, check the international section of www.abtolls.com. The web sites for several Callback services can be found on the Public Advocate's web site.

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. Public Advocate staff are available to speak to interested groups.