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Ratewatcher Telecom Guide Vol. 14 July 2004

Maine Public Advocate Office

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RATEWATCHER TELECOM GUIDE

VOLUME 14

JULY 2004

RATEWATCHER TELECOM GUIDE

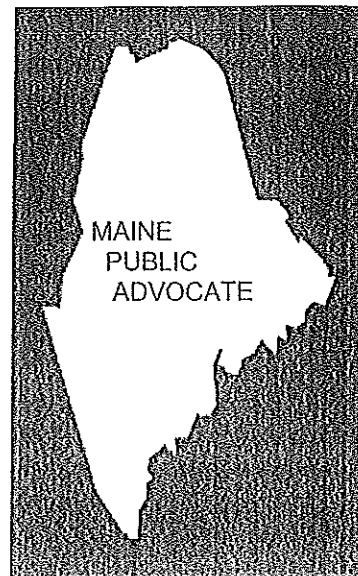
PHONE BILL FEES ARE OUT OF CONTROL

We've Asked the Federal Communications Commission to Take Action

Look at your local phone bill and you'll find 9 or more fees that cause the bill to be more than 50% higher than the advertised rate for the service. Look at your long-distance bill and you may see various fees that can exceed the cost of your actual calls. Some of the names and amounts of these items are simply invented by phone companies. The wireless industry has now caught on to this dubious trend, adding line item fees for various real or imagined categories of costs.

The Maine Public Advocate and its affiliated national organization, the National Association of State Utility Consumer Advocates (NASUCA), have long objected to these practices because they mislead consumers and make it difficult to compare prices. These extra costs are rarely adequately disclosed in advertisements.

On March 29, 2004, NASUCA filed a lengthy petition with the FCC asking it to prohibit line-item surcharges except in certain limited cases. NASUCA provided many specific examples of misleading charges that do nothing but increase the profits of phone companies. In response, the FCC has opened a formal proceeding and is currently accepting comments from any party. In the meantime, consumers can minimize their costs by avoiding the big long-distance companies that have created new surcharges and by asking about all billing items before choosing a service. For an explanation of each phone bill charge, see "Anatomy of a Phone Bill" on the Public Advocate's website, or call us for a free copy.



THE BOTTOM LINE

Long-Distance - (pp. 8-9) Toll rates are continuing to decline. Touchtone's plan (now 4.25¢/min) is best if you are served by an independent local phone company or if you use fewer than 100 minutes per month. Pioneer may be best for customers in Verizon territory who use over 100 minutes per month or accept online billing. USA's new lower rates for long-distance (2.9¢) and local service (starting at \$20/mo. w/3 features) make it a good choice for many customers in Verizon territory.

Local Service - (pp. 4, 6) USA offers an attractive local long-distance package for residential and business customers in Verizon territory. Unlimited plans can be a good option for those who use over 800 long-distance minutes per month and/or pay for optional features like Caller ID. Business customers have more opportunities for savings, which vary by the number of lines and desired features.

Prepaid Calling - (p.7) The AT&T/Sam's card has the longest expiration date (2 years) and can be used outside the U.S. Onesuite has the lowest price for U.S. calls and includes a record of your calls. Bigzoo has lower international rates for Portland area customers.

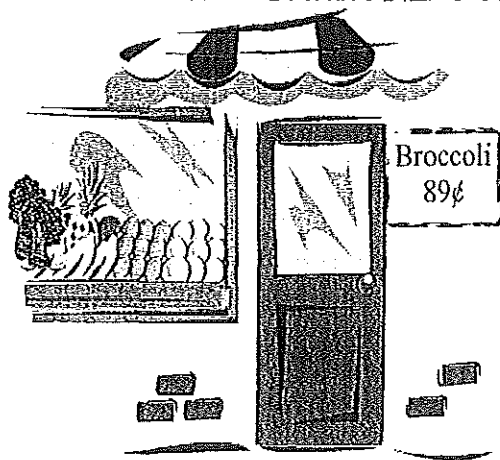
Wireless - (pp. 11-12) Low-volume or emergency-only users should consider prepaid wireless (p.12). A monthly fee plan is best if you use over 100 minutes per month (p.11). Your particular choice depends upon many factors.

Internet Service - (pp. 13-15) There's now a bigger choice of low-cost national ISPs for those with toll-free local access to those services – ranging from \$5.50 to \$11 per month for unlimited service. Mid-Maine offers unlimited statewide toll-free service starting at \$15 while GWI offers statewide toll free 10-hour/month service at \$9/month. DSL, where available, starts at \$30/month from GWI. (\$35/month from Verizon). High speed Internet from Cable TV ISPs and from other DSL providers (local telephone companies and local ISPs) vary by location.

WHAT'S INSIDE

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WHEN PHONE COMPANIES TAKE OVER SUPERMARKETS:



Broccoli
Tractor fuel
Cashier checkout fee
Dept. of Agriculture compliance
Farm subsidy credit
Extra overcharge
Cellophane wrap
Rubber band fee

89¢
6¢
8¢
50¢
- 3¢
11¢
3¢
2¢
\$1.66



WHAT IS VOIP AND WHY SHOULD YOU CARE?

What Is It? Voice Over Internet Protocol (VOIP) is a new way to provide telephone service using the Internet to carry voice conversations. It is now used by some phone companies to route regular phone traffic and it is also a new way for consumers to make calls. There are various VOIP companies offering nearly full-quality voice telephone service. VOIP is catching on because it is a cheaper and more efficient means for communication over wire. The current phone system requires open channels between callers and expensive computers (switches) to route calls. VOIP, on the other hand, converts your voice into packets of digital bits that travel over the Internet. Those packets of data are instantly reassembled at their destination, just like email and web pages.

What Do You Need? Generally, VOIP service requires a broadband (high-speed) connection to the Internet, such as DSL or cable-modem service. There are some services that require only a dial-up connection to the Internet (such as www.dialpad.com), but service quality may be a problem. Modern VOIP services allow you to simply plug your phone into your modem, router, or other device, and you are ready to dial any phone number. All VOIP services require a special adapter but, in some cases, the equipment is free with the service.

Who Provides VOIP? Several years ago, Time Warner made Portland, Maine one of the first places in the U.S. to have VOIP service, when it introduced what it now calls "Digital Phone." However, there are now more than a dozen national companies offering VOIP to anyone with a broadband connection (see following page). Conventional phone companies like AT&T are also jumping on the VOIP bandwagon.

Will My Number Be Local In My Town? Maybe not, but it may not matter that much. Most VOIP providers are not prepared to give you a 207 area code, so your phone number will actually be local in a different part of the country. That isn't necessarily a big disadvantage because these services usually include large bundles or unlimited minutes that may be used for local or long-distance calling. However, if someone in Maine calls you, he/she will need to dial 11 digits instead of 7. You often get to choose your own phone number, including your area code (but not 207), so if you want, you can make your number local to your aunt in California!

Is It Regulated? The relationship between VOIP and telephone regulation is currently one of the hottest topics in the telecom industry. Since the Internet is generally free of government regulation while telephone service is taxed and regulated in every state and by the federal government, the combination of the two has created many difficult questions. For example, if VOIP remains free of regulation while substantially replacing the current phone network, how will we continue to fund affordable phone service in rural areas and for the poor? How will

continued from page 2) we support E911 service and how can VOIP provide it? Will schools and libraries still get funding to provide Internet connections? Will rates for the remaining customers of plain telephone service rise dramatically when their phone companies lose customers to VOIP competitors who are free of regulatory requirements? Will you be able to get help from the Public Utilities Commission when your service stops working or your bill is incorrect? These and many other questions are now being debated at the FCC and elsewhere.

What are the Risks? The quality of the best VOIP services is nearly as good as the phone service you are used to, but others are not there yet. However, despite potentially excellent audio quality, there are some cautions to keep in mind. There's no Enhanced 911 service at this time and regular 911 calls may be less reliable. VOIP service could be subject to outages relating to loss of electric power as well as other ISP or Internet technical problems, and, as described above, most providers cannot give you a 207 area code. In a nutshell, the service may not be as reliable as plain old telephone service – a serious concern in an emergency. However, if you have wireless service as a backup or multiple telephone lines, an adventurous consumer now has a new alternative to the traditional local and long-distance phone company.

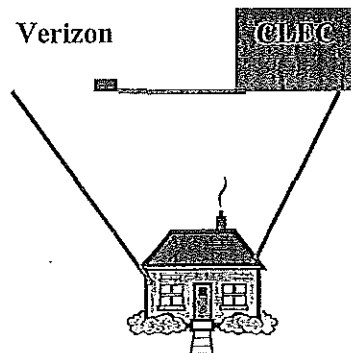
What are the Advantages? The prices are especially appealing to big talkers and now, even some low-volume users can save money with VOIP, if they already pay for a broadband connection. Included for free with most VOIP services are many of the expensive optional features (e.g., Caller ID, Call Waiting, Voicemail) offered separately by your traditional local phone company. Other more advanced features are also often included. In addition, with VOIP, there's usually no distinction between local and long-distance (toll) calls and Canada calls are usually included at no extra charge. International calls are extra, but prices are low – generally between 3 cents and 6 cents per minute. Finally, you won't get most of the surcharges that you find on your current local phone company bill. That alone could save \$10 to \$15 per month.

Although there are other VOIP providers, the sample below includes some of the most popular fully functional VOIP services. The first four have had especially good reports about their audio quality:

COMPANY	FEATURES	PRICE	NOTES
AT&T CALLVANTAGE att.com/callvantage	Unlimited US calls (5,000 minute limitation)	\$40/month	Promotion \$20 mo. for 6 mos. \$60 termination fee if cancelled within 1 year. Adapter included
TIME WARNER Digital Phone	Unlimited calls within US and Canada	\$40/month*	207 area code and local number *\$50 without Roadrunner ISP
VONAGE vonage.com	Unlimited US & Canada 500 Minutes	\$30/month \$15/mo. (3.9/min. after 500 included)	Plus USF fee Adapter included
VOICEPULSE voicepulse.com	200 minutes Unlimited US*	\$15/month \$25/month	Adapter included (on loan) * limited time offer w/1 yr. term
NET2PHONE net2phone.com	300 minutes 500 minutes Unlimited US & Canada	\$10/month \$15/month \$35/month	Requires \$100 adapter purchase
PACKET8 packet8.com	Unlimited US & Canada Plus Unlimited Calls to Europe & Asia	\$20/month \$30/month	\$30 Activation Fee Adapter included
SKYPE skype.com	Unlimited PC to PC	FREE	Using computer mike/speakers
PULVER Free World Dialup pulver.com	Unlimited to other members. May ring regular phone numbers with separate service	FREE	Can work with a special telephone or various hardware/software devices
TELRITE downeastcomm.com	US calls 2.29¢ per minute Unlimited free calls to other Telrite VOIP users	\$10/month	Requires \$179 to \$225 device Includes Voicemail

LOCAL COMPETITION

Customers in Verizon territory may choose a competitive local exchange company (CLEC). While business customers have opportunities for significant savings on local service, many residential customers do not. However, residential customers who use optional services or who use a high volume of long-distance minutes may find attractive bundled services (see page 6). Currently local competition (other than VOIP and wireless) is not available in independent telephone exchanges. The following phone companies offer local service in competition with Verizon.



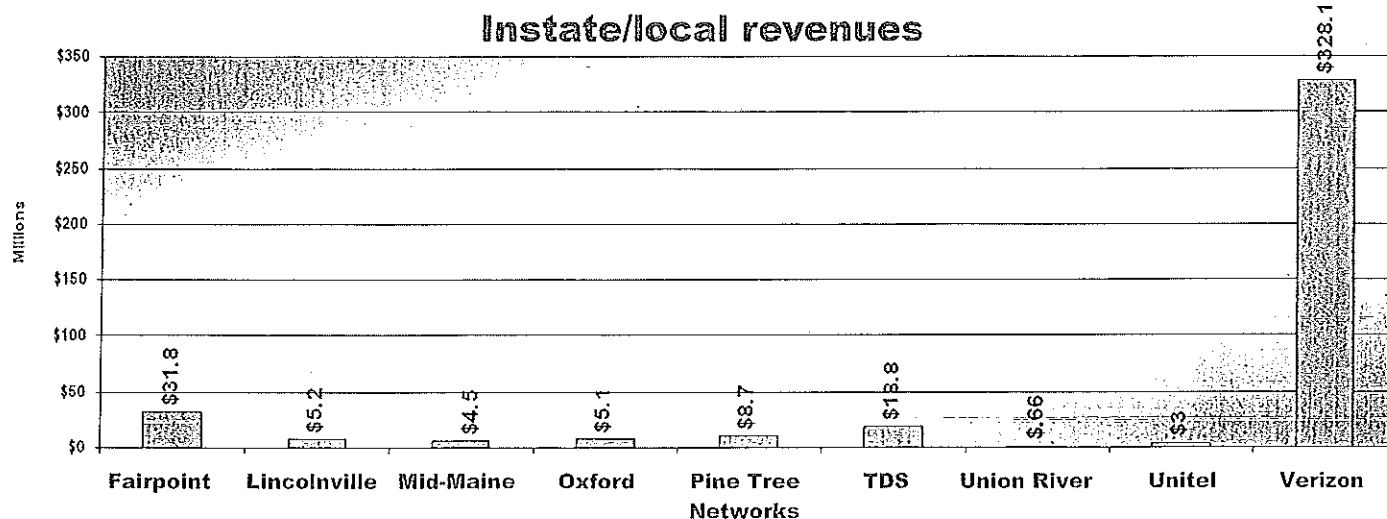
Name/Phone/Website	Business or Residential	Monthly Rates (Res./Bus.)	Notes
ChoiceOne (800) 353-6000 choiceonecom.com	B	Starting at \$30 per line	Selected exchanges in Maine
Conversent (800) 275-2088 conversent.com	B	\$25 to \$30.50 per line	Greater Portland area
CTC (800) 825-5282 ctcnet.com	B	\$27 to \$38 per line	
Direct Line (888) 619-4535 downeastcomm.com	B & R	R \$30* B \$28 to \$35 (\$28 w/ 2-yr contract)	*R—includes all features
Excel (800) 875-9235 excel.com	R	\$32.45 to \$38.90* with 3 features	*depending on location and long-distance plan. Includes 100 LD minutes
Lightship (877) 548-7447 lightship.com	B	\$26.36 Per Line	Other rates for larger businesses and specific configurations
Mid-Maine (877) 643-6246 midmaine.com	B	B \$27 - \$34 + 0 to \$20 per account R - \$49 - local/DSL bundle	Res. Service in Lewiston/Auburn, Orono, Newport area and other areas later this year
MCI (877) 777-6271 theneighborhood.com	B & R	Unlimited local and long-distance Res. - \$50 Bus. - \$60	5 calling features included
Norcom (877) 484-7283, (877) 885-9844, (888) 262-7864, norcomld.com	B & R	B \$24 to \$29 per line* R \$15.79 to \$17 per line*	*Depending on customer location
Oxford (800) 520-9911 oxfordnetworks.com	B & R	R - 16.63 - \$19.72 B- \$34.51- \$37.93	Norway/South Paris
		R - \$39.95 (with 5 features) (\$30 w/o features) 2nd line - \$15	Parts of Lewiston/Auburn
		B - \$32 (lower rates if over 10 lines)	Bus. service also avail. in Portland, Kennebunk, Augusta, and Fairfield
PineTree (866) 746-3873 pinetreenetworks.com	B	\$28.65 - \$34.02 (incl. surcharges) 2-lines w/features \$89.95	Portland/Lewiston areas
Time Warner (800) 833-2253 twcdigitalphone.com (Voice over Internet)	R	\$40 with digital cable or Roadrunner \$50 without the above	Southern Maine only Includes unlimited long-distance, Caller ID, etc.
USA Telephone (888) 872-9400 savewithusa.com	B & R	R - \$20-\$25 with 3 features (depending on location) B - \$25-\$30 per line with 3 features (depending on location)	Prices apply when bundled with 2.9¢ instate and interstate LD minutes (B and R)

CUSTOMERS OF RURAL INDEPENDENT PHONE COMPANIES GET HIGHER RATES AND LAG IN NEW SERVICES

As a result of legislative requirements to decrease wholesale access rates paid to local companies by long-distance companies, many of Maine's independent phone companies have had to raise their rates up to the level charged to customers of Verizon. To keep rates from going any higher than that, some of these small rural companies are now subsidized by the Maine Universal Service Fund, in addition to existing subsidies that they receive from the federal USF fund. In a way, that's the good news – customers of independent companies still pay less than the true costs of serving them. In addition, thanks to the Maine PUC, all customers in Maine have toll-free access to many Internet services and new larger toll-free local calling areas.

However, there are distinct disadvantages for the 14% of Maine telephone subscribers who take service from one of Maine's independent local phone companies. Those include a lack of competition for local service (as a result of a federal exemption), the unavailability of some long-distance options (such as unlimited plans), and higher costs for high-speed Internet service (resulting from a lack of competition for DSL service). The only forms of local competition available in independent territory are service from wireless carriers (see pages 11-12) and VOIP services (see page 3) for those with a broadband connection. The Public Advocate is concerned about these disadvantages and will look for opportunities to encourage more competitive services in Maine's independent areas.

Maine's Incumbent Local Telephone Companies—2003 Revenues



PUBLIC UTILITIES COMMISSION DECLINES TO TAKE ACTION TO SUPPORT PUBLIC PAYPHONES

In August, 2002, the Public Advocate filed a petition asking the PUC to take action to protect the availability of public payphones in Maine. We argued that the payphone industry, dominated by Verizon in Maine, should be required to support a minimum level of payphone availability in every area of the state. We also argued that there are various low-cost options that would not require expensive coin-operated phones. According to the PUC, Maine had approximately 8200 payphones in 1998 but only 4500 were left by 2003. Undoubtedly, that number is lower now, and steadily declining. Although the PUC cited wireless phones as the cause of decreased demand for public phones, the Public Advocate and many other organizations and individuals told the PUC of their serious concerns about the disappearance of payphones. Public payphones remain essential, especially in remote areas not served by wireless, and for people who can't afford private phone service or wireless service.

The Federal Communications Commission has said that public payphones remain an important part of the U.S. telephone network and are essential for public health, safety and welfare, but the FCC gave the responsibility for protecting access to public phones to state commissions like the Maine PUC. The Public Advocate disagrees with the findings and reasoning of the PUC's April, 2004 Order denying our petition. The Public Advocate will consider petitioning the FCC to take action if we determine that this issue remains important to Maine consumers.

PUC ALLOWS ANOTHER LOCAL RATE INCREASE FOR VERIZON DESPITE THE STRONG OBJECTION OF THE PUBLIC ADVOCATE

Maine Supreme Court to rule on lawfulness of PUC's regulation of Verizon

In April, the PUC allowed Verizon to raise local rates once again, to compensate for declining wholesale access rates mandated by state law. As we have on prior occasions, the Public Advocate urged the PUC not to allow any increase to basic rates until the PUC hears evidence about Verizon's profits and is able to determine *whether* it needs a rate increase - - or if consumers are entitled to an offsetting rate decrease. The Public Advocate will ask the Commission to reconsider this decision. We believe that the PUC has embarked on an unfair policy of making consumers pay for events that negatively affect Verizon's bottom line while refusing to factor in any of the events that have caused increased revenues or decreased costs for Verizon. This latest unjustified rate increase, supported by only two of the three PUC Commissioners, will add another 27¢ to the monthly Verizon bill for all customers in Maine. In the meantime, the Public Advocate's latest legal challenge to the PUC's refusal to conduct a revenue investigation for Verizon was orally argued at the Maine Supreme Court on May 12, 2004 and a decision is expected in the near future.

LONG-DISTANCE DEPARTMENT

DO GOOD THINGS COME IN BIG PACKAGES?

KNOW HOW TO COMPARE PRICES BEFORE SELECTING A BUNDLED PLAN

These unlimited local and long-distance plans should be considered only if you use over 800 minutes per month or if you don't mind paying extra for the included calling features. Before choosing an unlimited plan, consider the following: 1) The total bill will be \$11 - \$13 higher than the advertised rate, after surcharges and taxes. 2) You pay the full rate even if you go on vacation and use no service that month. 3) Don't compare the rate with your current local and long-distance bills - rather, compare it to the best alternative local and long-distance plans shown in this guide. Using Verizon's local service and your best long-distance option will cost less than a bundled plan for most customers who use less than 800 minutes per month. The following prices are for residential service - business rates, if available, may be higher.

UNLIMITED LOCAL AND LONG-DISTANCE PLANS

NAMES	FEATURES	PRICE	NOTES
AT&T One Rate USA 1-800-222-0300 att.com	Unlimited U.S. calls 4 features*	\$55	*may choose 4 out of 11 features / Voicemail - add \$5
IDT Unlimited 1-800-254-1718 idt.net	Unlimited U.S. calls 6 features	\$40	Voicemail available at extra charge
MCI Neighborhood 1-877-777-6271 mci.com	Unlimited U.S. calls 5 features	\$50	Canada unlimited - add \$4 per month. Includes voicemail
Oxford Networks 1-800-520-9911 oxfordnetworks.com	Unlimited U.S. & Canada calls 5 features	\$80	Voicemail included Can add high-speed Internet and cable TV bundles. Lewiston/Auburn area only
Verizon Freedom 1-800-870-9999 verizon.com	Unlimited U.S. & Canada calls 5 features	\$55	Includes voicemail

TELEMARKETERS MUST NOW TRANSMIT CALLER ID

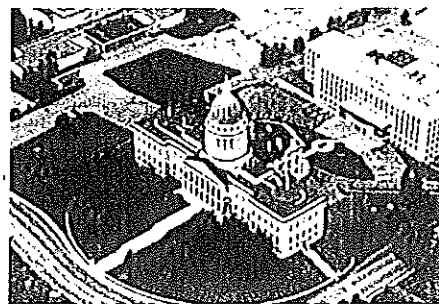
As of January 29, 2004, a Federal Trade Commission rule requires that telemarketers transmit their telephone number (and name, where possible) to the Caller ID screens of consumers who use that service.

USF UPDATE

The maximum federal Universal Service Fund surcharge (applicable to interstate and international rates) will be 8.9% from July through September 2004. The Public Advocate has urged the FCC to take specific steps to limit the growth of this fund. Under current rules, the fund and resulting surcharges are expected to grow substantially over the next few years.

AT&T CUSTOMERS BEWARE!

If you are still one of the many thousands of AT&T low-usage customers in Maine (despite the advice given in these pages every six months), look out for new charges on your long-distance bill. AT&T has stepped up its assessment of monthly fees for low-usage customers and, at the same time, has begun to invent new line item fees (see cover story). Now is a great time to consider switching from AT&T, especially if you make few toll calls.



COMPLAINTS BY BANGOR AREA CUSTOMERS TRIGGER LOWER RATE FOR SAM'S/AT&T CARD

Last January, we reported that the price of the Sam's Club/AT&T card dropped from 3.47¢ per minute to 2.96¢ per minute. Then, we heard from many readers in the Bangor area that the price in the Bangor store was still 3.47¢. According to Sam's, the price difference was a result of AT&T's marketing strategy, based on the degree of competition in the region. However, as a result of numerous complaints to the Bangor Sam's Club store by readers of the Ratewatcher Guide, the price in Bangor has now been lowered to 2.96¢ per minute.

PREPAID CALLING — UPDATE

**PHONE
CARDS**

	Sam's Club/AT&T	OneSuite.com	BigZoo.com
US Rate 48 (states)	2.96¢	2.9¢	3.9¢ (2.9¢ from Portland area)
Western Europe-	5.92¢ - 8.88¢	3.9¢ - 10¢	3.8¢ to 5.4¢*
Canada	5.92¢	3.2¢	3.2¢ (1.9¢ from Portland)
Other Fees	5% sales tax on initial store purchase and phone refills	None	75¢/month
How to buy?	Sam's Club (similar offers at BJ's & Costco) or renew by phone	www.onesuite.com	www.bigzoo.com
Expiration	24 months from activation or last recharge	6 months from last purchase	6 months from last purchase
Record of call	No	Yes via Internet	No
Special Features	Enhanced features offered at extra charge. Can use in other countries.	Can skip PIN #	Can skip PIN #
Customer Service #	800-530-6744	866-417-8483	800-230-4875

*Lower rates available using local access number from Portland area

SAMPLING OF RESIDENTIAL & BUSINESS LONG-DISTANCE TELEPHONE PLANS AS OF JULY 2004

COMPANY	AT&T att.com		MCI mci.com		Norcom (BCN) norcomld.com		Pioneer pioneertelephone.com	
FEATURED PLAN (RESIDENTIAL)	One Rate 7¢		Nationwide Instate.		3.9¢ Plan		Rate Buster	
	Instate	Interstate	Instate	Interstate	Instate	Interstate	Instate	Interstate
RESIDENTIAL per minute rate (excluding surcharges & taxes)	7¢	7¢	5¢	5¢	3.9¢	3.9¢	3.5¢	2.9¢
Monthly Minimum	none		none		\$3.95*		none	
Monthly Fee	\$5.94		\$5.95		none		99¢*	
RESIDENTIAL SAMPLE MONTHLY COSTS : INCLUDES 50% INSTATE/50% INTERSTATE MINUTES & MONTHLY FEES, EXCLUDING SURCHARGES & TAXES.								
LOW @ 10 mins. per month	\$6.64		\$6.45		\$3.95		\$1.31	
MEDIUM @ 100 mins. per month	\$12.94		\$10.95		\$3.95		\$4.19	
HIGH @ 500 mins. per month	\$40.94		\$30.95		\$19.50		\$16.00	
HIGHEST @ 1,000 mins. per month	\$75.94		\$55.95		\$39.00		\$32.00	
Hawaii/Alaska	7¢		5¢		19¢		4.9¢	
RESIDENTIAL INTERNATIONAL RATES*								
Canada	6¢		7¢/5¢*		10¢		4.9¢	
China	10¢		23¢/17¢*		18¢		4.9¢	
South Africa	37¢		47¢/39¢*		30¢		9.9¢	
Spain	10¢		16¢/8¢*		10¢		4.9¢	
United Kingdom	8¢		10¢/7¢*		6¢		4.5¢	
AVAILABLE IN RURAL INDEPENDENT AREAS?	yes		yes		no		no	
(BUSINESS)	Instate	Interstate	Instate	Interstate	Instate	Interstate	Instate	Interstate
Business per minute rates (excluding surcharges and taxes)	15¢	6.9¢*	10¢	6¢	3.9¢	3.9¢	3.5¢	2.9¢
Monthly Minimum	\$25.00**		\$10.00		none		none	
Monthly Fee	none		none		none		none*	
PICC Charges (per line)	\$3.35		\$5.00		\$2.95		\$2.95	
In-bound 800 Rates	6.9¢***	6.9¢***	10¢**	6¢**	3.9¢	3.9¢	3.5¢**	2.9¢**
TO SUBSCRIBE, CALL:	1-800-222-0300		1-800-444-3333		1-877-885-9844**		1-888-492-6878	
NOTE: Universal Service Fund surcharges are added to the rates shown (8.9% through September 2004).	*Interstate business rate drops to 6.5¢ with online billing.		*Weekday/weekend.		*Minimum charge waived with online billing.		*99¢ fee waived w/online billing or usage over \$15	
\$5 fee to change carrier is often covered by new carrier upon request.	**If \$25 business minimum is not met, monthly fee of \$14.95 applies.		**\$5/mo. fee and \$10 monthly minimum for 800 inbound service.		**Innovative Network Solutions as agent.		**99¢/mo. per 800 number.	
PICC charges (a per-line access charge) apply to multi-line business customers only.	***Toll free service fee \$10/mo.		MCI offers unlimited local and long distance plans; Res.-\$50/mo., Bus.-\$60/mo. See p. 8 for additional details.		6-second billing.		Alt. Plans - 3.9¢ instate/3.5¢ interstate with 6-second billing.	
1-minute billing unless otherwise noted. An average customers will save about 10% as a result of 6-second billing.	Bus. - 3.1% regulatory surcharge.		Note - MCI charges additional non-standard surcharges.				Featured plan has 1 minute billing.	
*Beware that international calls to mobile phones may be priced higher.	Alt. Plan - unlimited long-distance for \$25/mo. See p. 6 for additional details.						Pioneer is a Maine-based company.	
	Note - AT&T charges additional non-standard surcharges.							

SAMPLING OF RESIDENTIAL & BUSINESS LONG-DISTANCE TELEPHONE PLANS AS OF JULY 2004

COMPANY	Telrite telrite.com		Touchtone touchtone.net		USA savewithusa.com		Verizon verizon.com	
FEATURED PLAN (RESIDENTIAL)	3.9¢ Plan		4.25¢ Plan		Straight Talk *		5¢ Plan	
	Instate	Interstate	Instate	Interstate	Instate	Interstate	Instate	Interstate
RESIDENTIAL per minute rate (excluding surcharges & taxes)	3.9¢	3.9¢	4.25¢	4.25¢	2.9¢	2.9¢	5¢	5¢
Monthly Minimum	*		none		none		none	
Monthly Fee	\$2.00*		none		none		\$3.95	
RESIDENTIAL SAMPLE MONTHLY COSTS : INCLUDES 50% INSTATE/50% INTERSTATE MINUTES & MONTHLY FEES, EXCLUDING SURCHARGES & TAXES.								
LOW @ 10 mins. per month	\$2.39		43¢		29¢		\$4.45	
MEDIUM @ 100 mins. per month	\$5.90		\$4.25		\$2.90		\$8.95	
HIGH @ 500 mins. per month	\$21.50		\$21.25		\$14.50		\$28.95	
HIGHEST @ 1,000 mins. per month	\$39.00		\$42.50		\$29.00		\$53.95	
Hawaii/Alaska	6.5¢		15¢		15¢/18¢		5¢	
RESIDENTIAL INTERNATIONAL RATES*								
Canada	5¢		8¢		5¢		39¢	
China	6¢ +\$2/mo.		11¢		40¢		\$2.23 +\$95¢/mo.	
South Africa	14¢		15¢		10¢		\$1.50	
Spain	9¢		7¢		3¢		\$1.39	
United Kingdom	7¢		6¢		3¢		93¢	
AVAILABLE IN RURAL INDEPENDENT AREAS?	no		yes		no		yes	
(BUSINESS)	Instate	Interstate	Instate	Interstate	Instate	Interstate	Instate	Interstate
Business per minute rates (excluding surcharges and taxes)	3.9¢	3.9¢	4.25¢	4.25¢	2.9¢*	2.9¢*	13¢*	7¢
Monthly Minimum	none		none		none		\$8.50	
Monthly Fee	\$2.00*		none		none		none	
PICC Charges (per line)	\$2.95		none		none		\$3.10	
In-bound 800 Rates	3.52¢	4.05¢	4.25¢	4.25¢	7.9¢**	7.9¢**	9¢**	9¢**
TO SUBSCRIBE, CALL:	1-888-619-4535		sold only by agents*		1-877-872-2800		1-800-585-4466	
NOTE: Universal Service Fund surcharges are added to the rates shown (8.9% through September 2004).	*No monthly fee when usage exceeds \$20.		*Touchtone Agents in Maine: 1 877 885-9844 1 888 594-2500 1 877 484-7283 1 800 619-2537 1 888 345-1488 1 888 262-7864 1 866 764-8001		*These rates apply to USA's local/LD bundle. Local rates - Res. \$20-\$25/mo - Bus. \$25-\$30/mo See p. 4. for details.		*Lower Bus. rates avail. (e.g. 6¢ with \$25 minimum)	
\$5 fee to change carrier is often covered by new carrier upon request.	6 second billing for business customers and 1 minute billing for residential customers.						**\$5 monthly fee waived for first 6 months of 800 inbound service.	
PICC charges (a per-line access charge) apply to multi-line business customers only.	These rates available through Downeast Comm. as agent.				**800 service fee - \$4.95 per line.		Alt. Plans include - Interstate - Talk Time offers bulk min. as low as 4¢ per min. (4¢ applies w/1000 min.)	
1-minute billing unless otherwise noted. An average customers will save about 10% as a result of 6-second billing.			6-second billing.		USA is a Maine-based company.		Instate - Pine Tree plan \$5.40 monthly minimum incl 60 min. 8¢ add'l min.	
*Beware that international calls to mobile phones may be			Lower rate may be available for high-volume customers.				6-second billing may apply to bus. plans.	
							Lower int'l rates require \$4 monthly fee	



ARE WIRELESS PHONES SAFE?

Consider using an earpiece to provide some distance between the phone's antenna and your head. Scientific studies still have not conclusively determined that cell phone radiation is safe, especially when the antenna is very close to your head for long periods of time.

WIRELESS DEPARTMENT


Wireless number portability (the ability to keep your previous wireless or landline phone number when buying new wireless service) has been in place for all wireless carriers since May 24 of this year. As a result, consumers are finding that it's more convenient to switch from one company to another. Not surprisingly, wireless phone companies are providing all sorts of incentives for customers to stay put. It's great when they try to keep customers by adding more minutes and bigger roaming-free home areas, but unfortunately, many wireless carriers are also using a less friendly strategy – they are luring customers into signing two-year contracts. Long-term wireless plan commitments are simply bad for consumers – as competition increases and costs decline, those stuck with long-term contracts will be unable to take advantage of newer and better promotions without paying early termination penalties.

Two wireless carriers in Maine, Unicel and U.S. Cellular, have applied to be eligible for federal universal service subsidies that help them expand their local infrastructure and services. Unicel has already been granted this status and U.S. Cellular's application is pending. As a result, these carriers will be subject to various consumer protection rules that the Public Utilities Commission normally applies to telephone companies. Customers with certain types of billing disputes with these wireless carriers may seek assistance from the PUC.

Choosing the right wireless plan can be a daunting task. Here is our advice:

- Make sure the signal quality is good where you plan to use the phone most. Insist on a no-questions-asked return policy good for at least 7 days (some already offer a 30-day cancellation policy). Wireless phone companies have not seen fit to provide detailed information about local coverage conditions.
- Know your designated home area because roaming charges can be very expensive. Some "national" plans are deceptive because roaming can still apply in many areas around the country, depending on the licensed areas of the company. Always check latest coverage maps before signing a contract.
- Don't pay for a national plan if you rarely leave the regional or local home area – you'll usually get more monthly minutes with a smaller home area.
- Don't get a plan with too many minutes because the rule is usually "use them or lose them". Don't get a plan with too few minutes because overtime minutes can be very expensive.
- GSM, TDMA, AND CDMA are different digital modes that can affect service availability and roaming charges. Be sure to buy a phone that optimizes your wireless company's service in your area of use.
- Low-use or emergency-only customers should consider a prepaid wireless account (see page 12), but also ask wireless phone companies about their "universal service" or "emergency-use" plans.

SAMPLE OF MONTHLY FEE WIRELESS PLANS (see page 12 for Prepaid Services)

	AT&T Attwireless.com (888-290-4613)								US Cellular uscellular.com (888-944-9400)						Unicel unicel.com (800-336-4455) - local (800-462-3558) - national						Verizon verizon.com (800-256-4646)						
	Local GSM America				National GSM America				Local		Regional		National		Local Unlimited		Regional 10 Plus		True Nationwide		Local Digital Choice		National America's Choice		Single Rate		
Monthly Fee	\$20	\$30	\$40	\$50	\$40	\$50	\$60	\$25	\$40	\$35	\$40	\$35	\$50	\$40	\$50	\$40	\$40	\$50	\$40	\$60	\$40	\$60	\$55				
Anytime Minutes	45	250	600	800	450	600	900	125	1000	500	650	200	400	unlimited		500	450	600	400	700	400	800	400				
Offpeak Minutes	0	0	unlimited		unlimited			0*						unlimited						Unlimited				0			
Cost per extra minute	45¢		40¢		45¢		35¢		40¢						0		49¢		40¢		45¢	40¢	45¢	40¢	40¢		
Toll Rate (Per Minute)	20¢	0			0			0						0						20¢		0					
Roaming Rate (Per Minute)	69¢				0				65¢ (30¢ exp. local)		65¢		0		20¢ - 69¢ depending on location		69¢		0		69¢				0		
Toll Free/ Roaming Free (Home) Area	Most of ME, NH, VT, MA, Part of RI, CT, NYC, NJ				Various parts of the US. (See web- site or retailer for coverage map.)				ME, NH, VT (Excludes Portland to Portsmouth Area)		ME, NH, VT, MA, RI, CT, NY, NJ, PA		Most of US		Choice of Southern ME or Northern ME Zone		Parts of ME, NH, VT, NY		ME, NH, VT, MA, CT, RI, NY, PA, NJ, DE, MD		Most of US		Most of ME, NH, VT		Most of US, but only Southern Maine		All of US
Notes	Extra \$1.75 "regulatory fee" applies to all plans. AT&T wireless is being acquired by Cingular.								*3,000 offpeak minutes for \$4.95. Promotion—no activation fee, unlimited incoming minutes, free phone. US Cellular does not serve residents of the Portland area. 55¢/month "regulatory fee".						Unicel is now subject to the PUC's billing and collection rules as a result of a recent order making it eligible for federal subsidies.						Verizon markets plans in Portland, Lewiston, and Brunswick areas.						

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 - (\$25 to \$36) often apply but are sometimes waived upon request when purchasing online, or when signing 2-year contract.

Cancellation fees - (\$150 to \$175) generally apply.

Cost of Phone - Phone is often free when signing a 1 or 2-year contract. Ask about current promotions.

Right to terminate - Carriers reserve the right to terminate service if 50% of usage occurs outside of licensed area.

Features - Most plans include Caller ID, Call Forwarding, Call Waiting, 3-Way Calling, Voicemail, and other advanced features.






NOTE—These are low to moderate usage plans. For minimal or emergency usage, see prepaid plans (see page 12). High usage and multi-line plans are also available.

Beware that the phone offered with wireless plan may not be compatible with other wireless plans when you change service. Beware that many advertised promotions require two-year contracts, which should be avoided.

Dial 611 from cellular phones for customer service. 911 emergency calls (not E-911) may work from cell phones even without activation.

T-Mobile, Sprint PCS, and Cingular do not market to customers north of Portland, ME. Verizon and AT&T market plans principally in Maine's urban areas.

SAMPLE OF PREPAID WIRELESS PLANS (see page 11 for Monthly Fee Plans)

	 Tracfone (tracfone.com) sold at local retailers (800) 867-7183	 US Cellular TalkTracker-Flex (uscc.com) (800) 944-9400	 AT&T Free2Go (att.com) (800) 888-7600	 Verizon Prepay (verizonwireless.com) (800) 256-4646	 Unicel SmartPay (unicel.com) (800) 244-9979
Initial Cost - Including phone & starting minutes	\$40 to \$100 (includes 20 minutes)	\$100 (includes \$20 air time)	\$60 to \$100 (includes 40 minutes)	\$115 varies by phone & promotion	\$150— \$350 (no minutes included)
Home Area	Part of Maine, depending on billing address — see coverage map	ME, NH except Portland & Portsmouth areas	Most of US	Cumberland, Androscoggin, Sagadahoc Counties and much of US	Most of Central and Northern Maine
Airtime Rate Per Minute	20¢ to 63¢*	35¢ day 10¢ night/weekend	25¢*	30¢ day time 15¢ night/weekend	25¢ to 35¢
Roaming Charge Per Minute	Double the airtime rate	99¢	69¢**	99¢*	up to \$1.25
Toll Charge - Per Minute	0	25¢	0	0	20¢
Minimum Recharge Dollars	\$20	\$15	\$10	\$30	\$10
Expiration of Minutes (days)	60 - 365 (depending on card chosen)	60	90 - 365*	60 - 120 (depending on price of card)	30
Minimum Annual Cost (Does Not Include Cost of Initial Package or Roaming Calls)					
10 minutes/month	\$95 (1 - 365-day 150 min. refill)	\$90 (6 - \$15 refills)	*\$30 (3 - \$10 refills)	\$180 (6 - \$30 refills)	\$120 (12 - \$10 refills)
50 minutes/month	\$180 (6 - \$30 60-day refills)	*\$156 (6 - \$26 refills)	*\$150 (6 - \$25 refills)	\$180 (6 - \$30 refills)	\$216 (12 - \$18 refills)
100 minutes/month	\$300 (6 - \$50 60-day refills)	*\$210 (6 - \$35 refills)	*\$300 (12 - \$25 refills)	\$375 (5 - \$75 refills)	\$336 (12 - \$28 refills)
NOTES Customers who use more than 100 minutes per month should consider regular monthly fee cellular plans. Watch for and ask about promotions.	*Depending on number and duration of minutes purchased. *You can double your minutes by paying \$15 per month or \$150 per year.	Minimum annual cost of minutes calculated at daily rate. ----- *Bonus minutes with refills of \$25 or more.	*Price drops to 15¢ per minute with \$100 refill. \$100 refill minutes expire in 365 days. ----- **85¢ per minute in Canada.	*Minimum annual cost of minutes calculated at weekday rate. Roaming charges (not included in annual cost shown) would apply outside of Southern Maine and Lewiston areas and when off-network anywhere in US.	Roaming charges apply in Cumberland, Androscoggin, Hancock and Washington Counties.

INTERNET DEPARTMENT

Now that toll-free dial-up Internet service is available to almost everybody in Maine, the pressing issue has become the uneven availability of high-speed Internet service. DSL service is generally provided within 3 miles of the central office of the local phone company but not every area is DSL-equipped and not all phone lines qualify for DSL. Cable modem service is available from cable companies depending on where they have decided to invest in the necessary facilities. Neither DSL nor cable-based Internet service are subject to government rules regarding pricing or availability. To check your line for DSL availability, go to www.verizon.com and type your phone number in the DSL section. If it's available, you may check with ISPs, such as GWI, to see if they offer DSL at lower prices or higher speeds than Verizon. If you are served by an independent local phone company, call the company to check to see if you can get DSL. It might be provided by a local ISP as well. Unfortunately, some local phone companies are charging as much as \$60/month despite falling costs of providing DSL.

When comparing prices with dial-up service, always keep in mind that DSL and cable-modem service do not tie up your voice telephone service, so you may save on the price of a second phone line. Note that business rates may be higher than residential rates. Prices are for unlimited service, except as noted.

SAMPLE OF RESIDENTIAL INTERNET SERVICES IN MAINE AS OF JULY 2004

COMPANY	FEATURES	PRICES
STATEWIDE TOLL FREE (500 Dial-up)		
CC Net — 207-443-2211 — clinic.net	3 email addresses with 5 MB space	\$17.50 to \$20/mo. No setup fee
Dial Maine — 800-624-6800 — dialmaine.com	5 email addresses with 50 MB space	\$15 to \$20/mo. No setup fee
GWI — 866-494-2020 — gwi.net	2 email addresses with 40 MB space	\$9@10 hrs. / \$16@40 hrs. \$20 to \$23/mo. unlimited \$15 setup fee
HyperMedia — 800-935-0040 — hypernet.com	2 email addresses with 3 MB space per email address	\$20 to \$23/mo. No setup fee
MXF Internet — 877-432-7637 — mfx.net	1 email address with 5 MB space	\$20/mo. \$20 setup fee
Midcoast Internet — 207-594-8277 — midcoast.com	3 email addresses with 10 MB space	\$18 to \$20/mo. @300/hrs. \$10 setup fee
Mid-Maine — 877-643-6246 — midmaine.com	5 email addresses with MB space	\$15 to \$20/mo. No setup fee
MPDU — 800-721-1063 — mpdu.com	4 email addresses with 5 MB space	\$15/mo. No setup fee
NNEI — 866-500-6634 — nnei.net	1 email address with 5 MB space	\$19 to \$22/mo. No setup fee
Panax — 888-452-5100 — panax.com	3 email addresses with 5 MB space	\$14.92 to \$19/mo. No setup fee
Points South — 866-490-0100 — psouth.com	1 email address with 10 MB space	\$15.83 to \$19.50/mo. No setup fee
Prexar — 800-288-5072 — prexar.com	In transition - call for details	In transition call for details
Verizon — 888-427-1405 — verizon.com	1 email address with 10 MB	\$20/mo. @ 150 hours \$23/mo. - unlimited \$10 fee or signup online
XpressAmerica Internet Service — 888-504-6200 xpressamerica.net	5 email addresses with free personal web space	\$13 to \$15/mo. No setup fee
NATIONAL ISP'S (Dial-up) (check for local access number)		
550access.com — signup online — 550access.com	1 email address with 5 MB space	\$5.50/mo. @150 hrs. \$7 setup fee

COMPANY	FEATURES	PRICES
NATIONAL ISP'S (Dial-up) - continued		
650dialup.com — 866-255-2164 — 650dialup.com	5 email addresses with 10 MB space	\$6.50/mo. \$8 setup fee
AOL — signup online — aol.com	Multiple email addresses	\$23.90/mo.
AT&T Worldnet — 800-400-1447 — att.com	6 email addresses with 10 MB space	\$12 to \$22/mo. (depending upon plan) No setup fee
Earthlink — 800-395-8425 — earthlink.com	8 email addresses with 10 MB space per email address	\$22/mo.
Juno/Netzero — 800-333-3633 — netzero.com juno.com	Email on the web with 10 MB space	\$10/mo. \$15/mo. with accelerator
Localnet — 888-488-7265 — Localnet.com	5 email addresses with 5 MB space	\$10/mo. \$13/mo. with accelerator
Peoplepc — 877-947-3327 — Peoplepc.com	Webmail with 10 MB space	\$10.95/mo. \$16/mo. with accelerator
USAdatanet — 800-290-2655 — Usadatanet.com	Unlimited email addresses	\$10/mo. \$15/mo. with accelerator

COMPANY	AREA SERVED	FEATURES	PRICES
WIRELESS HIGH SPEED INTERNET			
CCNET 207-443-2211 clinic.net	Available in parts of Cumberland, Androscoggin, Sagadahoc, Lincoln, and Aroostook counties	3 email addresses with 5 MB space	Res. \$40/mo. Bus. \$60/mo. \$100 setup fee + \$10/mo. equipment lease
Downcast Wireless 207-667-7414 downcastwireless.net	Available in Ellsworth area	3 email addresses with 5 MB space	\$50/mo. \$450 to \$700 setup fee
MFx Internet 877-432-7637 mfx.net	Presque Isle, Caribou, Mars Hill, Houlton, and Sleepy Hollow	10 email addresses with 5 MB space	\$50/mo. Plus \$8 each additional P \$200 setup fee
Midcoast Internet 207-594-8277 midcoast.com	Rockland, Owls Head, Thomaston, Rockport, Camden, Belfast, Union, (Parts of So. Thomaston, Hope, Warren, Wiscasset, Edgecomb, Westport Island)	4 email addresses with 10 MB space	\$50/mo. \$495 setup fee
Pioneer Wireless 866-335-1254 pioneerwireless.net	Northern Maine - Medway to Fort Kent	3 email addresses	Res. \$35/mo. Bus. \$45/mo. Setup fee \$99 - \$199

DSL HIGH SPEED INTERNET			
INDEPENDENT LOCAL PHONE COMPANIES	Usually within 3 miles of phone company central office	Call local phone company for details	Res. (\$30/mo. - \$60/mo.) Call phone company to get prices
Acadia Net 800-994-6375 acadia.net	Augusta, Bangor, Bar Harbor, Biddeford, Brewer, Brunswick, Ellsworth, Lewiston, Orono, Portland, Waterville, Winslow	5 email/residential - 10 email/business— with 10 MB space	Res. \$30/mo. Bus. \$80-\$120/mo. \$250 setup fee
GWl 866-494-2020 gwi.net	Available in 40 exchanges within Verizon's territory	5 email addresses with 40 MB space	Res. \$30/mo. Bus. \$50/mo.
MXF Internet 877-432-7637 mfx.net	Presque Isle, Houlton areas	10 email addresses with 5 MB space	Res. \$35/mo. Bus. \$60/mo.
Midcoast Internet 207-594-8277 midcoast.com	Available in parts of Waldo, Knox, and Lincoln counties	4 email addresses with 10 MB space	\$60/mo. \$75 setup fee
Midmaine 877-643-6246 midmaine.com	West Enfield, Levant, Plymouth - Later this year in Alton and Passadumkeag	5 email addresses with 10 MB space	Res. \$30/mo. Bus. \$60/mo. \$75 installation fee & \$15 equipment fee

COMPANY	AREA SERVED	FEATURES	PRICES
Oxford Networks 800-520-9911 fordnetworks.com	Lewiston/Auburn (not all areas yet) and Norway/South Paris	5 email addresses with 10 MB space	Res. \$38-\$66/mo. Bus. \$56-\$80/mo.
Verizon 888-427-1405 verizon.com	Available in much of Verizon territory	9 email addresses with 10 MB space	Res. \$35/mo. Bus. \$60/mo.
CABLE MODEM HIGH SPEED INTERNET			
Adelphia 888-683-1000 adelphia.net	Central Maine area.	Multiple email addresses with 10 MB space	Res. \$43/mo. Bus. \$70/mo. Install. fee varies +\$5/mo. modem rental
Comcast 888-633-4266 comcast.com	Berwick, So. Berwick, Eliot & Kittery	7 email addresses with 10 MB space	\$43/mo. cable customer \$58/mo. non-cable cust.
Metrocast Online 800-695-2545 metrocastcablevision.com	Acton, Lebanon, Sanford, Shapleigh, Springvale	2 email addresses with 40 MB space	\$35/mo. +\$5/mo. modem rental \$100 installation fee
Pine Tree Cablevision 800-220-3320 ptc-me.net	Machias area	3 email addresses with 10 MB space	\$26/mo. +\$5/mo. modem rental \$50 installation fee
Susquehanna 207-729-6663 suscom-maine.net	Brunswick and Freeport areas	4 email addresses with 10 MB space	Res. \$30/mo. Bus. \$52/mo. Installation \$29.95
Time Warner 800-833-2253 twmaine.com	York, Cumberland and Aroostook Counties	8 email addresses with 10 MB space	\$45/mo. No installation fee

ASK THE RATEWATCHER READERS WANT TO KNOW.....

Q. If I switch my local service from Verizon to a competitive local phone company, can I keep my current DSL service?
Probably not. Since DSL service is provided by the same copper wire that carries your voice phone service, you will not be able to keep your DSL service unless it is offered by your new competitive local phone company. It is possible to get voice and DSL from two different companies but current regulations in Maine do not require companies to split lines.

Q. I am served by one of Maine's independent rural phone companies – can I switch my local service?

A. No. Smaller telephone companies were granted an exemption from local competition in the federal 1996 Telecommunications Act. Under that law, no local competition is allowed unless the PUC finds that it would be in the public interest. So far, no local service competitor has asked to serve in Maine's rural telephone exchanges.

Q. Why isn't DSL or cable-internet service available at my location?

A. Neither DSL nor cable-internet services are regulated. Unless the federal or state government takes action, the price and availability of these broadband services are subject only to private investment decisions. However, both state and federal programs provide high speed internet access in schools and libraries.

Q. If I switch my local service, who is responsible for maintaining my telephone line?

A. Your new local phone company will have the same responsibility to keep your service in working order as Verizon does. In most cases, the local competitor will ask Verizon to do the physical work related to installation of service and maintenance of lines and poles. However, some local competitors use their own facilities to provide service and will do the work themselves.

Q. If I switch my local phone service, will my name and number still appear in the Verizon directory?

A. Yes

Q. If I switch my instate and state-to-state long-distance company, how do I know when the switch was completed?

A. For the identity of your instate company, dial 700-4141. For the identity of your state-to-state company, dial 1700-555-4141. Both are toll-free numbers. However, beware that some small long-distance companies use the facilities of other carriers, so, for example, if you use Touchtone Communications, you'll hear a recording that identifies "Qwest".

Q. Who pays for the services of the Public Advocate?

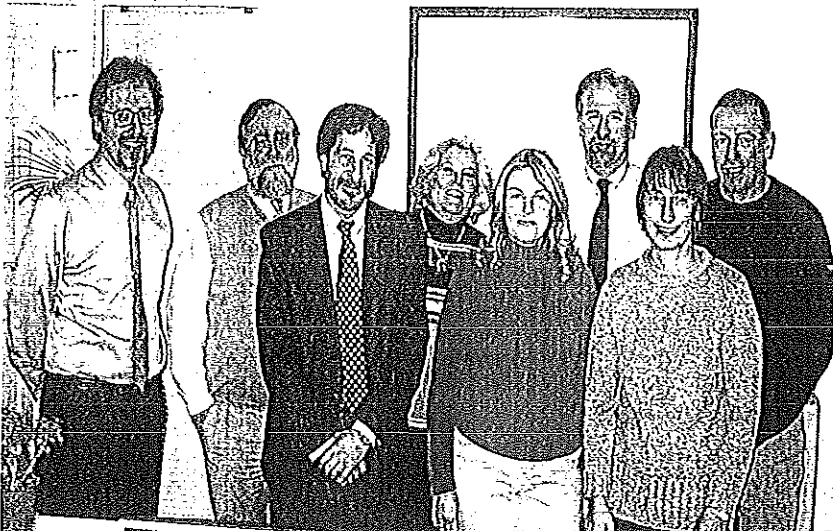
A. Each year, all utilities in Maine must pay a fee based on their proportionate share of statewide utility revenues from utility operations in Maine. No general fund, or taxpayer money, is used by the Public Advocate. The Public Utilities Commission is funded in the same way, but it has a budget that is five times bigger.

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Augusta, ME 04333-0112

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Calling Plans INTERNET SERVICES LOCAL COMPETITION Wireless Services
SURCHARGES BUSINESS PHONE RATES PREPAID SERVICES
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PUBLIC ADVOCATE AND STAFF:



From left to right:
Eric, Steve, Wayne, Patty, Debbie, Bill, Mary & Ron

**COMPETITIVE SERVICES
SUBJECT TO CHANGE**

Several recent developments in the federal courts and at the FCC have created uncertainty about the ability of certain local service competitors and DSL providers to maintain current rates or services in the future. Verizon and other "Bell" companies are working to increase wholesale prices and decrease the availability of certain wholesale services used by their retail competitors. The Public Advocate will be urging both state and federal regulators to protect competition in the new market for wire-based services that has emerged since passage of the 1996 Telecommunications Act.