

Commissioners:  
JULIA L. JOHNSON, CHAIRMAN  
SUSAN F. CLARK  
J. TERRY DEASON  
JOE GARCIA  
DIANE K. KIESLING



GENERAL COUNSEL  
ROBERT D. VANDIVER  
(850) 413-6248

DOCKET FILE COPY ORIGINAL

# Public Service Commission

July 2, 1997

BY AIRBORNE EXPRESS

Mr. William F. Caton  
Acting Secretary  
Federal Communications Commission  
1919 M Street NW., Room 222  
Washington, DC 20554

Re: EX PARTE FILING - RM-8783 - Policies and Rules  
Implementing the Telephone Disclosure and Dispute  
Resolution Act.

Dear Mr. Caton:

Enclosed are twelve copies of comments the Florida Public Service Commission filed with the Federal Trade Commission concerning pay-per-call issues. We thought they would be of use in the above docket at the FCC. The FCC held on June 24, 1997, a Public Forum on Local Exchange Carriers Billing for Other Businesses, and FPSC staff participated in the workshop.

Sincerely,

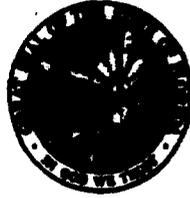
Cynthia B. Miller  
Senior Attorney

CBM:jmb  
Enclosure  
cc: Robert Spangler  
Enforcement Division  
International Transcription Service  
Parties of Record

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STATE OF FLORIDA

Commissioners:  
JULIA L. JOHNSON, CHAIRMAN  
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DIANE K. KIESLING



GENERAL COUNSEL  
ROBERT D. VANDIVER  
(904) 413-6248

**Public Service Commission**

May 7, 1997

Office of the Secretary  
Federal Trade Commission  
6th Street & Pennsylvania Avenue NW  
Room 159  
Washington, DC 20580

Re: FTC File No. R611016 - 900-Number Rule Review

Dear Sir:

Enclosed are the original and 6 copies of the Florida Public Service Commission comments in the 900-Number Rule Review. Please date stamp and return one copy in the enclosed self-addressed stamped envelope. We have also enclosed a diskette, as requested.

Alan Taylor in the Division of Communications ((904) 413-6518) is the primary contact on this filing.

Sincerely,

A handwritten signature in cursive script that reads "Cynthia B. Miller".

Cynthia B. Miller  
Senior Attorney

CBM:jmb  
Enclosure

BEFORE THE FEDERAL TRADE COMMISSION  
Washington, DC 20580

In the Matter of: )  
)  
900-Number Rule Review; )  
Request for Comment Regarding )     FTC FILE NO.: R611016  
Possible Modification of )  
Definition of "Pay-Per-Call )  
Services" Pursuant to the )  
Telecommunications Act )  
\_\_\_\_\_)

FLORIDA PUBLIC SERVICE COMMISSION COMMENTS

SUMMARY

Pay-per-call (PPC) billing, specifically charges to telephone bills, continues to be a major source of complaints from Florida consumers, and the number of complaints are on the rise. The Florida Public Service Commission (FPSC) believes additional consumer safeguards should be considered to address common forms of billing abuse. Attachments to our comments provide examples of the following types of complaints which suggests that the bills are not in compliance with existing requirements:

- ▶ Apparent pay-per-call charges masqueraded as international toll;
- ▶ Pay-per-call charges billed as 900-number calls even though the calls did not originate as a 900-number call, circumventing the subscriber's 900-number blocking;
- ▶ Pay-per-call type calls originated to service access codes other than 900/976;
- ▶ Unauthorized charges adjusted on subscriber's telephone bills, subsequently billed directly with threat of negative credit report.

Based on our review of these common complaints, the FPSC makes the following suggestions:

- 1) Consideration should be given to expanding the definition of pay-per-call to incorporate the many forms of access used by segments of the industry, including masqueraded international toll.
- 2) The Federal Trade Commission (FTC) should consider specifically requiring the information provider to be responsible for obtaining authorization for its charges, not allowing the information provider to bill or initiate collection action based on the assumption that if the call originates from a phone number that the subscriber is automatically liable.
- 3) Consideration should be given to prohibiting information providers, service bureaus, and collection agencies from misleading telephone subscribers that they are legally bound to pay for any unregulated PPC charges on their telephone accounts, even if the charges were not authorized.
- 4) Consideration should be given to prohibiting information providers, service bureaus, and collection agencies operating on behalf of the information provider from rebilling directly the charges removed from a telephone bill and from threatening or actually reporting negative credit reports to credit bureaus when fraudulent calls, masqueraded charges, charges

for services not in compliance with applicable rules, or unauthorized charges are involved.

- 5) The FPSC urges the FTC to consider incorporating the added consumer safeguard of a billing block option. The FPSC has proposed that the Federal Communications Commission (FCC) consider making available a billing block option to local exchange subscribers. This option would be limited to those who request it. As envisioned, this option would allow telephone subscribers to block bills to their account from third-parties, unless the electronic billing record includes the proprietary personal identification number (PIN) of the subscriber associated with the telephone number. Without the correct PIN, the charge would be automatically rejected by the telephone company and would not appear on a subscriber's telephone bill. The FPSC believes this type of consumer safeguard would be an additional tool for consumers to use since the complaints attached suggest that dialing blocks are no longer effective. With this feature, information providers would have to obtain the authorized PIN number or risk having their charges automatically blocked.

Our comments are limited to our suggestions above and to responses to certain questions set forth in the FTC's invitation to comment.

## COMMENTS

### I. General Issues for Comment

1. Is there a continuing need for the 900-Number Rule?

Yes. In 1995, the FPSC received over 800 PPC complaints from Florida consumers. In 1996, the FPSC received 1,179 inquiries, and for the first three months of 1997, the FPSC has received 153 complaints. We believe it is too soon to determine whether the level of complaints this year signifies a downward trend. Therefore, we believe it is apparent, based on the large volume of complaints, that there is a continuing need for the 900-Number Rule. In addition, the increase in complaints between 1995 and 1996, indicates that changes to the Rule are appropriate.

2. What effect, if any, has the Rule had on consumers?

2c. What changes, if any, should be made to the Rule to increase the benefits to consumers?

For the most part, the FPSC believes the Rule has had a positive effect on consumers. However, some PPC providers are continuing, apparently willfully, to disregard the Commission's definition of a PPC by billing for calls to numbers other than those beginning with 900. For example, the current rule requires PPC numbers to begin with the 900 service access code. However, the rule definition states that it does not include "any service the charge for which is tariffed." In our review of complaints, it appears that some PPC providers are deliberately "hiding" behind

the Commission's exclusion of tariffed services from the definition of pay-per-calls by billing an excessive amount as the tariffed charge for some unwanted service. Examples of this type of complaint can be found on pages A1 - A4 (Nielsen complaint) and A5 - A21 (Burgess complaint). These complaints deal with services for N11 and 700 numbers, which are tariffed. The FPSC believes that the Commission's definition should be expanded to include any call by any access code that initially or ultimately results in charges to a telephone subscriber above the normal tariffed toll charges of an equivalent service provided by the subscriber's authorized carrier. The provider must be responsible for obtaining explicit authorization for such services, in writing. Alternatively, the information provider may obtain the LEC specific PIN, generally available to any LEC subscriber, to document authorization. Otherwise the subscriber should be able to reject charges for such services as unauthorized. This would be helpful in protecting subscribers from abuse of their accounts by visitors or through clip-on type fraud.

6. Are there additional advertising, operating, or other standards for the audiotext industry not included in the Rule that might now be desirable or necessary to prevent deception or other abuses, or to prevent evasion of the Rule's requirements and prohibitions?

Yes. As documented in the attached complaints, many of the calls allegedly made were in response to advertisements. However, segments of the industry, in the cases attached, have evaded the

definition of pay-per-call by various means. The FTC's definition of pay-per-call might be amended to include any call, by any service access code, excepting telephone directory assistance, that results in the provision of a live or recorded audiotext message or the provision of entertainment, information or services charged to a telephone bill. In the event that the commission does not believe it has the latitude to make such a change to the definition, the commission could urge the FCC to make the suggested changes or seek statutory authority.

In addition, the FPSC cannot stress enough the importance of making the PPC providers more responsible in obtaining authorization from the customer of record. The PPC provider should be required to produce verification that the customer of record authorized the call. Right now, a consumer is guilty until proven innocent. This brings up the question of how a customer of record can prove that he did not make a call. In one complaint (pages A63-A65), the consumer was billed for a PPC on her 5/17/96 bill and upon receipt of the bill, immediately disputed the charges. The PPC provider advised the customer by letter dated 5/29/96 that the charges would not be removed as the customer is responsible for "all charges incurred by that telephone." Subsequently, the PPC provider notified the FPSC by telephone call on 5/31/96 that it had discovered hackers were apparently breaking into condo meter rooms and making pay-per-calls and billing them to the condo residents

(pages A61-A62). That is what happened in the above example and the subscriber's bill was subsequently credited for the fraudulent charges. How could this customer have proven that she did not make the call? The PPC provider at first believed that because Automatic Number Identification (ANI) captured the customer's number, the call was made from her telephone. This was later proved erroneous.

For this and other reasons, the FPSC believes that before PPC providers can bill consumers for PPC charges, a method should be considered in which providers are first required to obtain a valid authorization number (for those customers requesting the billing block option) much as any merchant would, of necessity, obtain a customer's complete Visa credit card number.

8. How should the FTC's Rule be amended to harmonize with changes and proposed changes in the FCC's regulatory approach?

The FPSC believes that the FTC should add a statement to its rules that any differences with the FCC's rules are to be interpreted with the more stringent requirement prevailing.

## II. Definitions

10b. Are there additional definitions that should be added to the Rule? Explain.

The FPSC believes that the Commission's definitions should be expanded upon. For example, the definitions might include the term "billing block option" to define an option available to subscribers

for blocking the billing of any pay-per-call service for which the provider has not obtained specific authorization through a LEC proprietary card PIN number. To address PPC masqueraded as international toll, perhaps the definitions section should define any international telephone numbers published to solicit calls that cost more than 75 cents per minute as PPC. The definitions should also address and include the telemarketing of debit/credit cards, 800 number services, conference calls and other services with initial or recurring monthly charges from other than the subscriber's preferred carrier as PPC.

11b. Should entities engaging in service bureau functions be covered by the rule, even if they also engage in "common carrier" functions at other times?

Yes, to prevent industry segments from evading the rule by looking for new exemptions to exploit.

12e. Should the Rule require that a presubscription agreement be in writing?

The FPSC believes that PPC providers should be required to obtain the agreements from the customers of record in writing, similar to the Letter of Authorizations (LOAs) required by primary interexchange carriers to switch a customer's long distance carrier. Legitimate PPC providers should welcome the added responsibility of obtaining LOAs from customers of record to avoid the time and expense of investigating consumer complaints that a service was not ordered. Examples of complaints that would have been avoided would include pages A44 - A60.

### **III. Advertising**

14. Does the Rule provide adequately for disclosing the cost to consumers prior to making a call to a 900 number service?

The FPSC believes that legitimate PPC providers do adequately disclose the cost prior to the consumer making the call to a 900 number. However, it is those companies that advertise local or 800 and 888 numbers, and international numbers that evade adequately disclosing costs to consumers. By incorporating these forms of access into the definition of PPC, the FTC may better enforce its existing rules to address the types of abuses included in the attached complaints.

16. Is the requirement governing "telephone solicitations" in section 308.3(h) clear, meaningful, and effective?

Telemarketing appears to be the basis for charges to subscriber telephone bills for items such as debit cards, blocking services, member services, discount services and credit card offers. Based on complaints to the FPSC, the subscribers never ordered and in some cases never received the items allegedly agreed upon and billed for. The requirement governing "telephone solicitation" may not need to be modified if the definition of pay-per-call is modified to include the services described above.

### **IV. Operation and Standards**

25. What impact has the Rule had on complaints, and requests for credits or refunds not authorized by subscribers?

Based on complaints and inquiries to the Florida Public Service Commission, complaints (1,179) in 1996 were 37% higher than 1995. Without the rule complaints would probably be higher still. Consumers complain about phantom calls, advertising which results in unauthorized teenage access of PPC services, deceptive and misleading ads for job services and fraudulent calls. In addition, our investigation has documented that some calls billed by an information provider as 900-number calls were never made (pages A89 - A95). Based on our review, the FPSC believes the current rule has not provided adequate consumer safeguards.

#### **V. Billing and Collection**

31a. How does "phantom billing" occur?

31b. What procedures and safeguards should exist to ensure that customers are billed only for calls actually placed from that customer's phone?

31c. How does a billing entity determine that billing tapes or other records of calls are genuine?

The FPSC believes that "phantom" billing does occur. Our investigation of one complaint documents that the subscriber charged for 900-number calls had a working 900-number block in place at the time. Moreover, the transport provider for the 900-number in question confirms that such a call did not transit its network (pages A89 - A95). One could conclude that the information provider made up the charge. Based on this and other complaints we

have reviewed there appear to be no protections built into local exchange company billing systems to limit anyone using the services of a service bureau or billing clearinghouse from initiating a bill to anyone at anytime for anything, **without authorization**. The charges simply appear on a subscriber's telephone bill.

In other cases, the question remains whether someone broke into a meter room at a condominium and made calls using a resident's phone line (pages A61 - A67). Time and again, the FPSC receives responses from PPC providers advising that its only "proof" that the billed PPC was made from a customer's telephone is ANI. As pointed out by one PPC provider (pages A61 - A62), that is not always a correct assumption.

For these reasons, the FPSC believes consumers deserve to have a billing block option for their local telephone service considered by the commission, as described herein, to provide additional safeguards to them to prevent recurring billing and collection abuses and evasion of applicable rules by segments of the PPC industry.

#### **CONCLUSION**

Because the consumer protections implemented thus far in response to the Telephone Disclosure and Dispute Resolution Act have not been sufficiently effective, the Florida Public Service Commission urges the Federal Trade Commission to implement additional consumer safeguards as outlined herein with special

emphasis on those charges billed to subscribers' local telephone accounts.

1) The FTC should consider expanding the definition of pay-per-call to encompass the variety of charges masqueraded as international toll, debit card, credit card and member services, and services provided through service access codes other than 900.

2) Consideration should be given to making information providers responsible for obtaining authorization for specific charges and whether information providers should be allowed to bill or initiate collection action based on the assumption that if the call originates from a phone number the subscriber is automatically liable.

3) The FTC should determine whether information providers should be prohibited from misleading telephone subscribers that they are legally bound to pay for unregulated PPC charges on their telephone accounts if the charges were not authorized.

4) The FTC should consider whether information providers, service bureaus and collection agencies operating on behalf of the information provider should be prohibited from rebilling directly the disputed charges removed from a telephone bill and from threatening or actually reporting negative credit reports to credit bureaus.

5) In addition, consideration should be given to allowing subscribers to establish a LEC proprietary card billing block to

prevent billing for unauthorized charges. If a LEC proprietary card blocking option is not feasible, other alternatives include establishing some form of oversight of billing practices in view of billing abuses as described herein; and requiring a clause in LEC billing contracts to address termination of such agreements with service bureaus, clearinghouses or information providers upon sufficient showing of continuing abuse of applicable federal or state requirements.

Respectfully submitted,

  
CYNTHIA B. MILLER  
Senior Attorney

Florida Public Service Commission  
2540 Shumard Oak Boulevard  
Tallahassee, Florida 32399-0850  
(904) 413-6082

**Complaint No. 357/2750**

**Mrs. Marie Nielsen (David, son, called in complaint)  
c/o Oaks at Greenbriar Nursin Home  
202 21st Street West  
Bradenton, FL 34205  
941-748-6969**

**David Nielsen  
1136 Weston Road  
Lincoln, MA 01773  
617-381-1711-W  
617-259-0376-H**

**Mr. Nielsen said his mother is not capable of making telephone calls. He had the telephone installed at the nursing home in his mother's room so that he could call her. The bill, which he pays, is normally \$13.52 for local service charges. Mrs. Nielsen's February 22, 1997 bill was \$913.99, \$886.95 of which was for 11 calls made during an approximately 5-hour period on October 14 and 15, 1997. The pay per calls were billed by Pilgrim Telephone.**





TELEPHONE NUMBER 941 748-6969

Customer ID 940511

PAGE 5 OF 6

BILL DATE February 22, 1997

For customer  
service call  
1 800 383-5500

**LONG DISTANCE CALLS**

Billing for Pilgrim Telephone

Pilgrim Telephone

**Pilgrim Telephone Non-Regulated Service****Non-Regulated Calls**

1 KNOXALL SQ  
Rt 26 Box 600 Fair VE  
AND MA 02139

ARDEL MARTINEZ  
617-225-7000  
AND MA

TRIM AT 9:55 AM  
CALL FOR 15 MIN.

Pay Per Call charges are considered non-communication services.

You should know: 1) Failure to pay Pay Per Call charges will not result in disconnection of your local or long distance services, however, your access to Pay Per Call may be blocked and further collection attempts may be made. 2) Free Pay Per Call blocking is available from your local exchange company upon request. 3) You have 60 days after the date of this bill to initiate a billing dispute.

**Direct Dialed Pay Per Call Charges**

Date	Time	Place called	Number called	Period	Min.	Amount
1 Oct 14	11:14 pm	TELECONFER	700 777-1836	Day	3	\$ 8.97
2 Oct 14	11:27 pm	TELECONFER	700 777-1836	Day	1	2.99
3 Oct 14	11:31 pm	TELECONFER	700 777-1836	Day	11	32.89
4 Oct 14	11:47 pm	TELECONFER	700 777-1836	Day	40	119.60
5 Oct 15	12:28 am	TELECONFER	700 777-1836	Day	30	89.70
6 Oct 15	12:58 am	TELECONFER	700 777-1836	Day	40	119.60
7 Oct 15	1:39 am	TELECONFER	700 777-1836	Day	40	119.60
8 Oct 15	2:19 am	TELECONFER	700 777-1836	Day	40	119.60
9 Oct 15	3:02 am	TELECONFER	700 777-1836	Day	41	122.59
10 Oct 15	3:43 am	TELECONFER	700 777-1836	Day	1	2.99
11 Oct 15	3:44 am	TELECONFER	700 777-1836	Day	41	122.59
<b>Total</b>						<b>\$ 861.12</b>

**Taxes and Fees on Pilgrim Telephone Non-Regulated Services**

12 Federal excise tax (3.00% of \$861.12) Amount  
\$ 25.83

**Total** **\$ 25.83**

**Pilgrim Telephone non-regulated service charges** **\$ 886.95**

**Total long distance/Pilgrim Telephone** **\$ 886.95**

T= 5

LE 4230 24170000 00011 00 00 PLS/ST/REDAI

0007006 5000000110

A3



TELEPHONE NUMBER 941 748-6969

Customer ID 940511

PAGE 3 OF 6

BILL DATE February 22, 1997

GTE SmartCall  
Products and  
Services  
Automated  
Helpline  
1 800 GTE-6855

<b>GTE REGULATED SERVICE (Feb 22 to Mar 22)</b>		Amount
1	Residence line	\$ 7.00
2	Tels/access acct charge	.12
3	FCC access charge	3.50
4	County 911 funding fee	.50
<b>Total</b>		<b>\$ 11.12</b>

<b>Regulated Service Taxes and Surcharges</b>		Amount
5	Federal excise tax (3.00% of \$10.96)	\$ .33
6	City utility tax (10.00% of \$7.34)	.73
7	City franchise fee (1.00% of \$7.00)	.07
8	Florida intrastate gross receipts tax (2.56% of \$10.50)	.27
<b>Total</b>		<b>\$ 1.40</b>

**GTE regulated service charges \$ 12.52**

Nonpayment of regulated services may result in disconnection of your local telephone service. Any questions concerning these charges, please call the inquiry number provided on Page 1.

<b>OPTIONAL GTE NON-REGULATED SERVICE (Feb 22 to Mar 22)</b>		Amount
9	Inside wire maint plan /acct	\$ 1.00
<b>Total</b>		<b>\$ 1.00</b>

**GTE non-regulated service charges \$ 1.00**

**Total GTE charges \$ 13.52**

Written itemization of your local billing is available upon request by contacting the Customer Billing Center.

DU

27 March 1997

Ms. Patsy D. Burgess  
5503 Whittondale Road  
Lithonia, GA 30058



Florida Public Service Commission  
J. Allen Taylor  
2540 Shumard Oak Blvd.  
Tallahassee, FL 32399-0866

Dear Mr. Taylor:

1. Reference our telephone conversation on this date regarding 311 Direct, Inc., the following information is provided:

a. Letter to MID-AM Recovery Service, Sarasota, FL, dated 25 Mar 97 regarding outstanding charge of \$390.03.

b. Letter to BellSouth, dated 13 Mar 97 recapping our conversation and requested answers to my outstanding questions.

c. Letter from BellSouth, dated 20 Mar 97. Note: BellSouth did not address any of the questions I have asked. They did not even have the courtesy to tell me why their Customer Service Supervisors did not respond to my correspondence.

d. Letter to 311 Direct, Inc., dated 13 Mar 97 with previous correspondence attached.

e. Letter from Senator Max Cleland, dated 25 Feb 97 acknowledging my correspondence. No further correspondence received.

2. Sir, after our conversation, I called MID-AM Recovery Service again to see if Mr. Jones could provide me any additional information about the company or why the outstanding charges were now \$390.03. I received no further information but was told that the telephone number that Mr. Jones gave me was wrong. The correct number for 311 Direct, Inc. is 305-949-5000. I called the number and asked for Mr. David Krop, President or owner. The person who answered the phone asked who was calling and I gave my name. I was put on hold and Mr. Eric Jacobs came on the line and refused to put me through to Mr. Krop. Mr. Jacobs stated that he was the ONLY person I could talk to and the ONLY person that could make any decisions regarding the charges. The fact that I am pursuing this issue is harassment and TO PAY THE MONEY I OWE. I challenged him on the difference in outstanding charges (\$55.44 > \$390.03). Mr. Jacobs finally admitted that it was an error and he would have it corrected. Without knowing the rules, I would suspect that a rounded \$400.00 debit weighs more as a damaging entry on a credit report than a \$55.00 debit.

A5

3. Mr. Taylor something has to be done about telecommunication scans/fraud. I wrote the FCC twice - no response. I called the Federal Trade Commission - I got a menu with information but could not access an individual. I wrote my Congresswoman and Senator twice. Finally received a response from my Senator but no further assistance or follow up. My telephone company, BellSouth, is aware of the telecommunication scans that I attached to my correspondence of 13 Mar 97 BUT they have not published any Consumer Advisory information in their billing statements. Sir, the money is not the issue - it is the principle. I work hard for the money I earn. I pay my bills, my credit is excellent and this company is trying to ruin it. It is the same thing as if I owned a gun and it was stolen or taken/used without my knowledge or permission and they kill someone. Since I own the gun, I would be charged and sent to jail for the murder not the person that did the act. I own up to my responsibilities but I am not going to give a dime to someone "just because" they say I have to because the calls were made from my phone. The calls "could" have been made but not by me and not with my knowledge or permission. I need your help, please.

4. If, I can provide you any other information, please let me know.

Sincerely yours

  
Patsy D. Burgess

25 MAR 97

Ms. Patsy D. Burgess  
5503 Whittondale Road  
Lithonia, GA 30058

MID-AM RECOVERY SERVICE  
P.O. BOX 5793  
ATTN: Mr. Eric Jones  
Sarasota, FL 34277

Dear Mr. Jones:

1. Per our conversation of 24 Mar 97, I am responding to your correspondence of 20 Mar 97 regarding the outstanding balance of \$390.03 to 311 Direct, Inc. The following information is provided:

a. The charges are in dispute. I did not make the calls and did not agree prior to this service being activated in my area code to have access to the service provided by 811 Direct, Inc. (Georgia) or 311 Direct, Inc. (Florida).

b. The outstanding disputed charge as enclosed is \$55.44 not \$390.03.

2. I am also enclosing a copies of previous correspondence that I have written regarding this issue. Please acknowledge receipt.

3. Thank you for your time and effort.

Sincerely yours,



PATSY D. BURGESS

A7

# MID-AM RECOVERY SERVICES

P.O. Box 5793  
Sarasota FL 34277

(941) 921-7714  
(800) 535-6709

3621 Webber  
at Bene

03/20/97

PATSY BURGESS  
5503 WHITTONDALE ROAD  
LITHONIA, GA 30058-0000

## \*\*\* COLLECTION NOTICE \*\*\*

The following past due account(s) has been placed with us and  
**PAYMENT IN FULL IS EXPECTED.** The unpaid account(s) may impair  
your **CREDIT STANDING** if no response is received.

### PROTECT YOUR CREDIT RECORD BY PAYING THIS BALANCE.

Creditor	Account #	Regarding	Amt Oued
311 DIRECT, INC.	7709819213		390.03

UNLESS YOU NOTIFY THIS OFFICE WITHIN 30 DAYS AFTER RECEIVING THIS NOTICE THAT YOU DISPUTE  
THE VALIDITY OF THE DEBT OR ANY PORTION THEREOF, THIS OFFICE WILL ASSUME THIS DEBT IS VALID.  
IF YOU NOTIFY THIS OFFICE IN WRITING WITHIN 30 DAYS FROM RECEIVING THIS NOTICE, THIS OFFICE  
WILL: OBTAIN VERIFICATION OF THE DEBT OR OBTAIN A COPY OF A JUDGMENT AND MAIL YOU A COPY OF  
SUCH JUDGMENT OR VERIFICATION. IF YOU REQUEST THIS OFFICE IN WRITING WITHIN 30 DAYS APTFR  
RECEIVING THIS NOTICE, THIS OFFICE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL  
CREDITOR, IF DIFFERENT FROM THE CURRENT CREDITOR.

\*\*\*\*\* **TEAR OFF AND RETURN WITH PAYMENT** \*\*\*\*\*

Name: BURGESS, PATSY  
Amount Due: \$390.03  
PAYMENT METHOD : CHECK/MONEY ORDER: \_\_\_\_\_ CHARGE CARD: \_\_\_\_\_  
MC/VISA ACCOUNT NUMBER: \_\_\_\_\_  
EXPIRATION DATE: \_\_\_\_\_ AMOUNT PAID: \_\_\_\_\_  
NOTE: TO BE SURE OF PROPER CREDIT, REMIT PAYMENT TO:  
MID-AM RECOVERY  
P.O. Box 5789, Clearwater, Fl 34618

THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

13 March 1997

**BellSouth  
Executive Complaints  
ATTN: Ms. Stephanie Whitlock  
675 West Peachtree Street, N.E.  
ROOM 37D57  
Atlanta, GA 30375**

Dear Ms. Whitlock,

1. I would like to thank you for taking the time to discuss this matter and other telecommunication issues with me on the 11th of March 1997.

2. As stated in our conversation, I am enclosing my most recent correspondence to 311 Direct, Inc. (311 Direct, Inc.) as well as previous correspondence (enclosure 1). I also addressed some question I would like answered during our conversation. The following is a recap plus an additional question:

a. Why have I never received a reply from BellSouth when the correspondence was addressed specifically to Customer Service Supervisors at two different locations?

b. Why when I asked the supervisors and Customer Service operators for a point of contact and address, other than Customer Service, I was told the correspondence would end up in Customer Service no matter where I sent it? Why was your office not provided to me?

c. I would like my questions answered that I have directed to BellSouth in my previous correspondence. Also, I would like to know if BellSouth is the originator or proponent for A39. Abbreviated Dialing, General Subscriber Service Tariff? **IF NOT WHO DO I TALK and/or correspond with TO GET IT REVISED TO INCLUDE SOME CONSUMER PROTECTION?** I am also enclosing (enclosure 2) telecommunication scam information that I have received on the INTERNET. These issues need to be addressed also. I have two friends that have experienced first hand "local or 1-800" telephone calls that have converted back to their telephones as collect long distance calls from overseas (London, England). One friend had his telephone service disconnected for lack of payment. AT&T and BellSouth were **NO HELP AT ALL**. This is not right. People work hard for what they earn and it is criminal that telecommunication companies and the government don't give a **DARN** about us. Does the all mighty dollar mean that much to your corporate world? If it weren't for use you would not have any industry.

e. Regarding the credit that I received on my billing statement in the amount of \$55.44. I talked to Ms. Reno in the Albany, GA, Customer Service Office about this also. Based on definition my account is zero and there are NO OUTSTANDING CHARGES that is owed to 311 or 811 or WHAT EVER Direct, Inc.? Neither yourself or Ms. Reno could verify this statement as true. Any company can audit an account to TRACK back to the beginning on any action to see who processed it and how it was handled. I do not want ANY further collection action or unfavorable reports sent to the Credit Bureau that would affect my credit rating regarding this matter. I consider the payment issue closed.

f. Please refer to paragraph 3 in my correspondence to 311 Direct, Inc., dated 13 March 1997. Does this Company or BellSouth have the right to sell/give/use my name or address or telephone number OR ANY COMBINATION OF THE THREE to ANY COMPANY or companies that deals in what I consider smut?

3. I appreciate your efforts and look forward to your reply.

2 Encl

Sincerely yours,



Patsy D. BURGESS