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# Ratewatchers Phone Guide Vol. 5 Jan. 2000

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# RATEWATCHERS PHONE GUIDE

Volume 5

January 2000

Ratewatchers Guide

## PER-MINUTE LONG-DISTANCE RATES CONTINUE TO DECLINE -- BUT CALLING PLANS HAVE NEVER BEEN MORE CONFUSING

Long-distance rates, both in Maine and interstate, are dropping as a result of competition and regulatory policies. But rate plans have generally become more complicated in the last year. Many long-distance companies have introduced new plans with peak/off-peak pricing, new monthly fees and minimums, and separate rates for instate versus out-of-state calls. However, by knowing your calling patterns and your current average rate-per-minute, it's not too difficult to compare plans and save money.

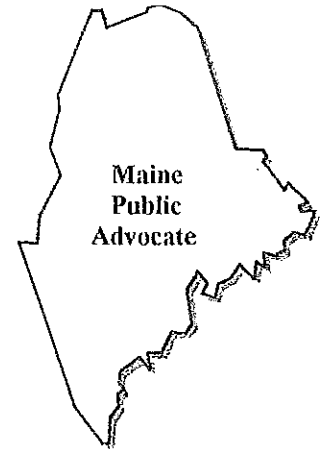
Unfortunately, the advertising of telephone plans is often misleading. The Ratewatchers Phone Guide tries to provide objective information, but there are still things to investigate on your own. For example, if you regularly call Finland or if a personal 800-number is important to you, shop for the best rates on those particular services. Since rates can change at any time, it's always a good idea to verify all details and ask about other options before making a change. Since rates are generally declining, it's important to shop for bargains at least every six months — otherwise you may be paying more than necessary. Once you decide, changing phone companies is as easy as dialing the 800-number of the new carrier of your choice, answering a few questions, and verifying the exact rates and other details of concern. Don't forget to ask the new carrier to pay the \$5 switching fee charged by your local company for changing your instate and interstate selection.

## ANNOYED BY TELEMARETERS? YOU CAN DO SOMETHING ABOUT IT

You may reduce telemarketing calls by mailing a letter to the Direct Marketing Association, Telephone Preference Service, P.O. Box 9014, Farmingdale, NY 11735-9014, and asking to be placed on their "do not call" list. In addition, State law provides for penalties against telemarketers who continue to call you after you have instructed them to stop. While you're at it, you can write a separate letter to the Direct Marketing Association's Mail Preference Service, P.O. Box 9008 Farmingdale, NY 11735-9008, to reduce the junk mail you get.

## WE CHANGED OUR NAME

We are no longer the Ratewatchers Instate Phone Guide. The Ratewatchers Phone Guide now pays equal attention to interstate rates.



## WHO'S ON MY LINE?

To find out which long-distance carrier is connected to your line, call 1-700-555-4141 for the interstate company and 700-4141 for the instate company. Both numbers are toll-free.

## THE BOTTOM LINE

The best carrier and plan for you depends on your calling patterns. However, One Star's "Meridian A" calling plan should be considered by a wide range of customers. It combines low-per-minute rates with a low monthly fee and low calling card rates. Generally, Maine instate toll rates are still higher than interstate rates, but there is no longer any justification for that difference. Since our last issue, overall phone charges for low-volume customers have increased, while rates for medium-to-high volume customers have decreased. In the coming year, the Public Advocate and the PUC will be looking into these issues.

## WHY DO I GET A LONG-DISTANCE BILL FOR AS MUCH AS \$17 WHEN I ONLY MAKE ONE OR TWO CALLS PER MONTH?

Until recently, customers who made no long-distance calls in a given month received no bill from their long-distance company. Now, for example, an AT&T customer who makes no long-distance calls gets a bill of \$5.89 for one month or \$17.67 if billed for three months, plus federal and state taxes on those amounts. Many low-volume long distance customers now pay much more than they did before, as a result of monthly minimums and two new charges added to each monthly bill.

### WHAT ARE THESE CHARGES FOR?

**1. Monthly minimums** - Earlier this year, AT&T began to charge a \$3 monthly minimum to its customers who make few or no calls in a given month. AT&T argues that it incurs costs to keep a customer subscribed to its service and that it needs to charge a minimum fee to recover those costs, even if a customer makes no calls. MCI charges a \$5 monthly minimum for some of its calling plans.

**2. Universal Service Charge** (AT&T calls it "Universal Connectivity Charge") - Traditionally, the Universal Service Fund collected money from long-distance carriers and gave those funds to local companies that served high-cost areas. The purpose of subsidizing high-cost areas is to ensure that phone service remains affordable everywhere. In 1996, sweeping federal telecommunications legislation greatly increased the Universal Service Fund to serve the additional purposes of subsidizing the technology needs of schools, libraries, and rural health care providers. Given the increased contributions, long-distance companies began to directly charge their customers to recover these costs. However, each company handles the charges differently. For example, MCI charges 7.2% of the interstate charges on the bill while AT&T charges a flat \$1.38 to each customer, regardless of usage. For that reason, AT&T

has become a relatively expensive carrier for customers who make very few calls.

**3. Access Fee** (AT&T calls it "Carrier Line Charge") - Access charges are the charges that long-distance companies must pay to begin and complete their calls on the wires owned by local companies like Bell Atlantic. Traditionally, access charges were paid on a per-minute basis. In 1998, the Federal Communications Commission (FCC) lowered the per-minute access charges paid by long-distance companies but added a new monthly charge that each long-distance company pays for each line it serves. Currently, that monthly charge is \$1.04 per single residential line. Based on the charge of \$1.04, AT&T charges \$1.51 to each customer. Some long-distance companies have a lower charge.

### WHAT CAN I DO TO AVOID THESE CHARGES?

1. Switch to a long-distance plan that doesn't charge a monthly fee or minimum. However, you will continue to pay access and universal service surcharges.
2. Tell your local phone company that you do not want an interstate long-distance company connected to your line. The local company will charge \$5 for this change. Your local phone company will probably bill you \$1.04 for the per-line access charge normally paid by the long-distance company, but you will avoid the universal service surcharge. If you need to make an interstate call, you may use a prepaid calling card. Prepaid calling cards are available in stores or by mail. Try to find a card that charges less than 10 cents per minute and read the fine print to make sure there are no hidden charges. You may also use a "dial around" 10-10 number (See page 8) to avoid a monthly minimum and part of the access surcharge. However, when you get a bill from the "dial around" company, you may be billed for a universal service surcharge.
3. Lifeline customers may get minimums and surcharges waived by making a request to their long-distance carrier.

## MONEY SAVING TIPS

Many customers have the choice of "premium" (expanded) or "economy" local calling areas. If you pay the premium rate but rarely call into the premium area, you can lower your monthly local bill by choosing the "economy" area. Call your local phone company if you are unsure about which service you have.

Calling card users who are long-distance customers of carriers such as AT&T, Sprint or MCI should consider shopping elsewhere for their calling card. Various companies offer calling cards as a separate product with rates approaching 10¢/minute without high per-call surcharges.

## SUGGESTED RATE PLANS FOR SPECIFIC TYPES OF CUSTOMERS

The following are suggestions for various types of customers, based on the plans that we looked at for this issue of the Ratewatchers Phone Guide. Since each company may offer several different rate plans, it's a good idea to call about other alternatives. Remember, you can choose one company for instate service and another for interstate service in some cases. Figure out which of the following examples best reflects your monthly usage.

**You Make At Least 20 Minutes Of Interstate Calls, Or Mixed Instate And Interstate Calls (some during daytime hours or many Calling Card calls)** -- One Star's "Meridian A" plan is a best bet. One Star also offers very low calling card rates.

**You Make At Least 30 Minutes Of Mainly Instate Calls (some during daytime hours)** -- In addition to One Star's "Meridian A" plan, consider AT&T's "One Rate" plan (8¢/min. with \$2.89 monthly charge and \$3 minimum). However, AT&T charges a flat-rate universal service charge. (Some other companies compute this charge as a percentage of the bill, resulting in a lower charge for low-volume customers). Also, if you make close to 60 minutes of instate calls, consider Bell Atlantic's "Pine Tree State Calling" plan offering 9¢ per minute (now at all hours) with a \$5.40 monthly minimum. (Bell Atlantic does not yet carry interstate calls).

**You Make Nearly All Calls After 7:00 P.M. Or On Weekends** -- MCI's "5 Cents Everyday" and "Everyday Plus" plans may make sense depending on your calling volumes. Also consider AT&T's and Sprint's 5¢ offpeak rate plans.

**You Make Many Calls, Mainly On Weekends** -- Consider "Sprint 1000," which offers up to 1000 weekend minutes for a flat \$25 monthly charge.

**You Make Mostly Interstate Calls** - Check out GTC Telecom (1-800-486-4030) offering 5¢/min. all the time interstate (with no monthly fee) and 15¢/min. instate. Also consider Qwest's 5¢ calling plan - \$8.95 monthly fee (with 10¢/minute - no surcharge calling card), Sprint's "Block of Time" plan, or Sprint's "Nickel Anytime" plan.

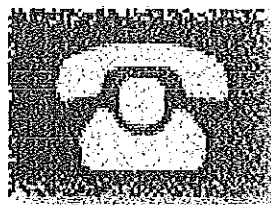
**You Make Few Calls, Rarely Make Calls That Last Less Than 5 Minutes, Or Often Make Calls That Last Or 10 Minutes (Instate or Interstate)** -- VarTec's "FiveLine" plan may be a good choice.

**You Make Few Calls, All Of Which Are Instate** -- Consider signing up for Bell Atlantic's "Sensible Minute" plan (15 cents all the time, instate only) or Working Assets "Best Hour" plan (10¢/min. instate/\$1.04 monthly fee).

**Very Low-Volume Customers** - If you rarely make a long-distance call, you may avoid the Universal Service surcharge and other monthly fees charged by some companies by declining to subscribe to any long-distance company. You may then make occasional long-distance calls using a prepaid calling card - some charge as little as 9 cents per minute - - or by using a 10-10 "dial around" service.

**Prepaid Calling Cards** - Beware of the inconvenience of dialing access codes, making a full prepayment, and getting disconnected when the card runs out. Also, beware of unknown card-issuers who may go out of business before you use the card. Also beware of high rates.

**Dial Around 10-10 Services** - Beware of the applicable rates which may change depending on when you call, where you call, or how long your call lasts. See page 8.



*Still find it difficult to figure out which plan is best? We're not surprised. The Public Advocate is planning a new service to make phone shopping easier.*

The Public Advocate's Office is currently in the process of developing a computer program that will determine the best combination of instate and interstate calling plans after you submit a few details about your typical monthly use. Watch our web site or call our office in February 2000, to find out if this new free service is available.

## SAMPLING OF MAINE RESIDENTIAL TELEPHONE RATES AS OF JANUARY 2000

COMPANY FEATURED PLAN	AT&T*		Bell Atlantic	Excel		GTE		MCI	
	"One Rate 7¢ Plan"		"Pine Tree State Calling Plan"	"Option A"	"Simply 7"	"State to State Saver"		"Everyday Plus"	
	Instate	Interstate	Instate Only***	Instate	Interstate	Instate	Interstate	Instate	Interstate
PER MINUTE RATE (including percentage-based surcharges)	8¢	7¢ peak 5¢ offpeak	9¢	13¢	7¢	10¢	10.6¢	8¢	10.72¢ peak 5.4¢ offpeak
Minimum			\$5.40/month						
Monthly Fee (including surcharges)	\$7.84		\$1.04****	\$1.00	\$7.63	\$7.46		\$6.41	
CALLING CARD RATES			Regular rates of 5.6¢ to 45¢/minute depending on time and distance minus 25%						
- Rate Per Minute	51¢*	69¢		29¢*	31¢	35¢		55¢	59¢
- Additional Charge Per Call	58¢	\$1.25	58¢	89¢	89¢	80¢		89¢	99¢
DIRECTORY ASSISTANCE CHARGE PER CALL	80¢	99¢	3 free - 40¢** each additional call	85¢	\$1.60	\$1.10		90¢	\$1.40
<b>SAMPLE MONTHLY USAGES:</b> includes 50% instate/50% interstate minutes, monthly fees, directory assistance and calling card minutes.									
LOW @ 10 mins. per month 0 Calling Card, 0 Directory Assistance	\$8.54		\$5.40*	\$9.63		\$8.49		\$7.21*	
MEDIUM @ 100 mins. per month 2 Calling Card @ 5 min. each, 2 Dir. Asst.	\$24.46		\$13.05***	\$25.86		\$25.15		\$24.59*	
HIGH @ 500 mins. per month 6 Calling Card @ 5 min. each, 4 Dir. Asst.	\$69.91		\$55.47	\$77.87		\$78.95		\$74.70*	
DOES PLAN ALLOW INSTATE SERVICE WITHOUT INTERSTATE SERVICE?	No		No Interstate Service Offered	No		Yes		Yes	
To Subscribe, Call:	1(800)222-0300		1(800)585-4466	1(800)875-9235		1(800)483-3737		1(800)444-3333	
ADDITIONAL DETAILS — NOTE: Sample monthly usage amounts assume use of one company to provide instate and interstate long distance service. In some cases, it is more economical to choose two different carriers.	*AT&T offers 25¢ per minute calling card rate for \$1 per month.		*Low volume customers should consider Sensible Minute Plan at 15¢ per minute with no monthly minimum.	*Calling Card calls to other Excel customers get 50% discount.		10.6¢ minute to Canada and UK with \$3.00 monthly fee.		*Assumes 50% of calls made offpeak.	
Totals assume 50% peak and 50% offpeak calling.	7¢/minute to Canada for \$3/month		**National 411 directory service is 95¢ per call.	10¢/minute to Canada and UK for \$3.00/month fee.		100 free minute promotion for new customers.		MCI offers other plans with lower monthly fees and higher daytime rates, including "5¢ everyday" (interstate-day 25¢/min.; 5¢ eve./weekend, instate-day 15¢, eve./weekend 8¢ with \$2.41 monthly fee) and "MCI One Savings" (interstate-day 25¢, eve./Saturday 10¢, Sunday 5¢, instate-day 15¢, eve./weekend 8¢ with \$1.46 monthly fee). (Add 7.2% plus \$1.46 to these rates.)	
			***Rates do not reflect monthly costs associated with an interstate plan which is also required by most customers.			Low volume or interstate-only customers would pay less using "Nationwide Saver" plan at 14¢/minute instate and \$6.46 monthly fee.			
			****\$1.04 monthly fee charged only if you have no long-distance carrier.						

NOTE - On this issue, we have added all flat monthly surcharges to the monthly fees of each plan, and all percentage-based surcharges to the per-minute rates shown for each plan. This will allow for an easier and more accurate comparison of long-distance plans - although the rates shown here will appear to be different from advertised rates and different from the way these charges are presented on your bill.

### SAMPLING OF MAINE RESIDENTIAL TELEPHONE RATES AS OF JANUARY 2000

COMPANY FEATURED PLAN	One Star		Qwest		Sprint		VarTec		Working Assets	
	"Meridian A"		"Countdown"		"Sprint Sense Anytime"	"Nickel Nights"	"Fiveline Service"		"7 Cent Round the Clock Plus"	
	Instate	Interstate	Instate	Interstate	Instate	Interstate	Instate	Interstate	Instate	Interstate
PER MINUTE RATE (including percentage-based surcharges)	8.4¢	7.34¢	12¢	9¢* - 5¢ weekend	10¢	10.84¢ peak 5.4¢ offpeak	5¢	5.2¢	10¢	7.4¢
Minimum	\$3.00						50¢ per call minimum			
Monthly Fee (including surcharges)	\$2.46		\$7.45**		\$6.45*		53¢		\$6.99	
CALLING CARD RATES										
- Rate Per Minute	13.9¢		30¢		59¢		19¢/minute / \$1.95/month		59¢	
- Additional Charge Per Call	None		99¢		99¢				99¢	
DIRECTORY ASSISTANCE CHARGE PER CALL	\$1.25		\$1.40		\$1.40		75¢		\$1.40	
<b>SAMPLE MONTHLY USAGES:</b> includes 50% instate/50% interstate minutes, monthly fees, directory assistance and calling card minutes.										
LOW @ 10 mins. per month 0 Calling Card, 0 Dir. Asst.	\$3.25		\$8.46		\$7.36		\$1.04 to \$5.65		\$7.86	
MEDIUM @ 100 mins. per month 2 Calling Card @ 5 min. each, 2 Dir. Asst.	\$14.26		\$25.33*		\$26.53		\$11.05 to \$57.16		\$26.66	
HIGH @ 500 mins. per month 6 Calling Card @ 5 min. each, 4 Dir. Asst.	\$50.16		\$78.46***		\$82.01**		\$36.92 to \$267.45		\$80.46	
DOES PLAN ALLOW INSTATE SERVICE WITHOUT INTERSTATE SERVICE?	Yes		No		No		Yes		No	
To Subscribe, Call:	1(800)482-0000		1(800)860-2255		1(800)746-3767		1(800)583-8811		1(800)362-7127	
ADDITIONAL DETAILS - NOTE: Sample monthly usage amounts assume use of one company to provide instate and interstate long distance service. In some cases, it is more economical to choose two different carriers.	*Usage over \$50/month will eliminate 95¢ monthly fee.  Usage over \$20/month gets 6 second billing with 18 second minimum, which could result in substantial savings. Totals do not reflect savings from 6-second billing.		*Rate drops half a cent every 90 days for 24 months.  **\$4.95 monthly fee waived with on-line billing.  ***\$62.55 using Qwest's 5¢ all the time interstate plan with 10¢/minute no surcharge calling card for additional \$4/month.		*\$745 if interstate service only.  New "Nickel Anytime" plan offers 5.4¢ interstate at all times with \$8.95 monthly fee.  **At this usage level, "Nickel Anytime" is preferable.  International plan offers 7.6¢ interstate and 10.84¢ to Canada and UK for \$7.45 fee.		*Total bill heavily depends on average length of call. First total assumes all calls over 10 minutes - second total assumes all calls are 1 minute.  Excellent for calls over 10 minutes. Expensive for calls under 3 min.  Higher calling cards rates apply with no monthly fee.  10.5¢/min. to Canada and UK.		*Best Hour* plan offers 25¢ interstate peak, 10¢ offpeak, \$1.04 monthly fee, 10¢ instate all hours and calling card rates of 30¢/minute with 10¢ per call. 5¢ offpeak plans also available.  10.5¢/minute to Canada and UK for \$2/month.  1% of revenues contributed to charities. Current promotion offers 60 free minutes and pint of ice cream per month.	
Totals assume 50% peak and 50% offpeak calling.	Canada 11¢/minute.									

## ANATOMY OF A PHONE BILL

### LOCAL BILL (from Bell Atlantic or one of Maine's 23 Independent Local Phone Companies)

Flat Monthly Charge .....	Varies by company, location, and choice of "premium" or "economy" calling area
Other optional services .....	Do you really want these?
FCC Line Charge.....	\$3.50 required by FCC – goes to local company toward costs of local lines that connect you to interstate network
<b>Local Number Portability Surchage</b> .....	\$ .23 goes to local company to recover its costs to upgrade facilities to allow customers to keep their telephone number when choosing a competitive local company or when they move – although residential customers in Maine generally have no local competitive options at this time
Enhanced 911 Surcharge.....	\$ .32 required by Maine Legislature – pays for new E911 system that will allow emergency dispatch centers to locate address of caller
Federal Tax.....	Fed. Excise tax rate of 3% (originally to fund the Spanish-American War)
Maine Tax.....	Based on sales tax rate of 5.5%

### LONG-DISTANCE BILL

Instate Calls.....	
Interstate Calls.....	<b>KNOW YOUR AVERAGE PER-MINUTE RATE FOR EACH OF THESE TYPES OF CALLS</b>
Calling Card Calls.....	
Directory Assistance Calls.....	
Monthly Fee.....	Flat fee added to your bill, regardless of usage
Monthly Minimum .....	Difference between the total cost of calls made and the minimum required by your specific calling plan
Universal Service Charge.....	Flat charge or percentage of bill . (AT&T calls it "Universal Connectivity Charge") – This is part of your long-distance carrier's rates – designed to recover its contributions to Universal Service Fund required by the FCC. Percentage would apply to interstate calls only
Access Surcharge.....	Presubscribed Interexchange Carrier Charge. Part of long-distance carrier's rates that seek to recover per-line charge of \$1.04 per residential line that it must pay to your local phone company
Payphone Access Fee .....	\$ .30 (varies by carrier) Compensates payphone owner when payphone is used for toll-free numbers, e.g., when you use your calling card from a payphone
Federal Tax.....	3%
State Tax.....	5.5%

### WHAT IS YOUR AVERAGE RATE PER MINUTE?

$$\text{Total Bill (\$)} \div \text{Minutes Used} = \text{Average Rate per Minute}$$
 Use that rate to compare different plans.

## MAINE GETS AN ADDITIONAL \$6 MILLION FROM THE FEDERAL UNIVERSAL SERVICE PROGRAM TO KEEP RATES AFFORDABLE

In October 1999, the Federal Communications Commission ordered that 7 states, including Maine, will get additional funds to support high-cost telephone service for non-rural carriers (Bell Atlantic is the only non-rural carrier in Maine). In November, the Public Advocate requested that the Maine Public Utilities Commission require Bell Atlantic to apply these new funds to reduce its local rates. Currently, the Public Advocate is participating in discussions about whether the Commission should lower the rates of all customers (by about 70 cents per month) or target larger reductions to specific customer groups.

### MISLEADING SURCHARGES RESULT IN SETTLEMENT WITH MCI WORLDCOM

In November, MCI agreed to pay \$1.32 million and change its "National Access Fee" billing practices after a group of State Attorneys General took action. MCI customer service reps will no longer refer to the charge as a "tax" and will no longer call the charge a "National Access Fee." No governmental authority requires the access or universal service surcharges on long-distance bills.

### MAINE PUBLIC ADVOCATE ASKS FCC TO REGULATE OR ELIMINATE LONG-DISTANCE PHONE BILL SURCHARGES FOR LOW-VOLUME CUSTOMERS

In September, the Maine Public Advocate and Pennsylvania Office of Consumer Advocate filed comments on behalf of utility consumer advocate offices in 9 states asking the FCC to eliminate or effectively regulate the charges that long-distance phone companies have been adding to the bills of their low-volume customers. We argue that these charges have caused large increases in phone bills for many low-volume customers. We also argue that these charges are confusing, deceptive, and excessive. We expect the FCC to rule on this issue in the coming months.

### DO YOU USE CIRCLE CALLING PLAN?

There's no longer any reason to subscribe to the "Circle Calling" plan offered by Maine's local telephone companies. For a lower minimum and a lower per-minute rate, you can call statewide at all hours using the "Pine Tree State Calling" plan, without Circle Calling's 30 mile geographic limitation.

### PUBLIC ADVOCATE REQUESTS FORMAL INVESTIGATION OF AT&T

In November, the Public Advocate asked the Maine Public Utilities Commission to investigate AT&T to determine whether AT&T must:

1. Promptly provide the same rates to its customers served by independent local telephone companies as those provided to Bell Atlantic customers;
2. Promptly provide competent customer service representatives to customers who call AT&T's 800 number; and
3. Stop increasing the bills of low-volume customers by billing minimum charges and other surcharges when rates should be going down.

AT&T has filed its response. In the near future, the PUC will decide whether to investigate formally. Customers having similar problems with AT&T may call the Public Advocate's office to let us know.

### ONCE AGAIN, BELL ATLANTIC RAISES THE PRICE OF ITS TELESURE INSIDE WIRE MAINTENANCE PLAN

In our last issue, we reported that the price of this Bell Atlantic service, which insures against problems with the telephone wiring or jacks in your home, was increased to \$2.35 per month. Now Bell Atlantic has raised the price to \$2.95 per month. We suggest that customers carefully consider whether it makes sense to spend \$35.40 per year for this optional insurance.



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**"DIAL AROUND" 10-10-XXX SERVICE—PROVIDING SERVICE IN MAINE**  
Check the rates (and any promotions) before you call.

Number	Company	Interstate Rate	Instate Rate	USF Surcharge	
				Per Month	Customer Service
10-10-345	AT&T (Lucky Dog)	10¢/min. plus 10¢/call	Same as Interstate	None	1-800-317-2657
10-10-432	Qwest	20¢/min. peak 9¢/min. offpeak	30¢/min. peak 25¢/min. offpeak	\$1.00	1-877-825-5432
10-10-297	Excel (Dial N Save)	10¢/min.	20¢/min.	86¢	1-800-962-4631
10-10-457	Excel (Dial N Save)	10¢/min. peak 4¢/min. offpeak minimum 5 minute call	75¢ for first 5 minutes then 15¢/min. minimum 75¢/call	86¢	1-800-787-3333
10-10-399	Excel (Dial N Save)	90¢ for first 10 minutes then 6¢/min. minimum 90¢/call	\$2.00 for first 10 minutes then 18¢/min. minimum \$2.00/call	None	1-888-399-0002
10-10-220	MCI/WorldCom (Telecom USA)	99¢ for first 20 minutes then 7¢/ min.	Same as Interstate (Also Canada)	7.2%	1-800-728-6161
10-10-321	MCI/WorldCom	16¢/min under 10 min. 8¢/min. over 10 minutes	up to 54¢/min. for calls under 10 min. peak hrs	7.2%	1-800-621-4230
10-10-811	VarTec	5¢/min. minimum 50¢/call (10¢/min. to Canada)	Same as Interstate	4.9%	1-800-583-6767

**ABOUT THE OFFICE OF THE PUBLIC ADVOCATE**

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.