

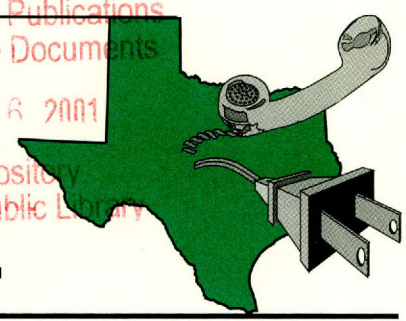
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Public Utility Connection

Volume 3 Issue 2

Public Utility Commission of Texas

Summer 2000

Education plan touts electric competition

Senate Bill 7, the comprehensive electric industry restructuring legislation passed last year by the Texas Legislature and signed into law by Gov. George W. Bush, directs the PUC to implement a customer education program about changes in electric service.

The program will explain electric retail competition and inform customers about service and pricing options. The customers of investor-owned utilities will be targeted since municipal utilities and electric cooperatives are exempt from the legislation.

Limited retail competition for some Texas electricity customers begins less than a year from now with the launch of several pilot projects in June 2001.

To develop the best possible plan, the PUC hired High Point/Franklin, a company with experience in customer education about electric restructuring. High Point/Franklin has developed customer education programs in New Hampshire and Connecticut and is currently working on similar projects in Maine and Maryland.

The Customer Education Plan was designed with extensive input from the PUC, utilities, retail electric providers and consumer groups. The plan includes recommendations based on successful strategies used in other states undergoing electric restructuring plus extensive research conducted throughout Texas.

The plan and associated research results approved by the Commission in July will be used to prepare Texas residential and small business investor-owned utility cus-

See Education, p. 2

Slams, Crams and Scams

Have you been slammed, crammed or scammed? If so, contact the Public Utility Commission (PUC) and let us share your experiences to prevent other unsuspecting customers from becoming victims.

...

One customer reported receiving a call from a man identifying himself as an "investigator". He asked the customer if she remembered complaining about unwanted calls and credit card fraud. She didn't remember, but said yes. He asked if she had a credit card. She said yes. He asked what kind. He asked if it started with a "1". She said yes. He changed the subject temporarily, but then came back and said, "Now what was the rest of that credit card number you were about to give me?" The customer remained calm and challenged the caller. He got angry and demanded to know her credit card number so he could "protect her". She hung up on him.

Telemarketing fraud is now a common form of white-collar crime. Pay close attention to telemarketing calls. Ask questions. Do not give out your credit card number, bank account, or your social security number.

...

One customer said she received a call from a telemarketer representing a carpet cleaning business. When she told the caller she was not interested, he told her to

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Letter from the Commissioners

Local phone markets open for competition

Take advantage of phone deals

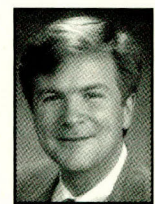
Dear customer:

There, it's done! Local phone markets in Texas are open for competition. We said it last December, and now the U.S. Department of Justice and the Federal Communications Commission agree. Take advantage of it by shopping for better deals on your local and long distance phone service.

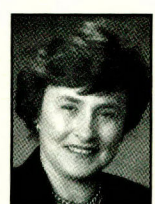
Due to the Public Utility Commission's action, phone rates continue to fall. Southwestern Bell Telephone Company got the green light from the FCC to offer long distance service to Texans on July 10. The company already has launched an extensive campaign to attract new customers, and the early reviews from "watchdog" groups are positive.

Expect other long distance providers to fire back with their own customer plans. True, you will need to do a little work on your own. Don't expect a billboard or a thirty-second broadcast spot to tell you who is offering the best deal for you. There are numerous products out there and

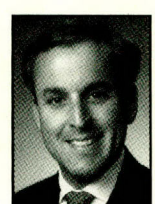
See Texans, p. 2



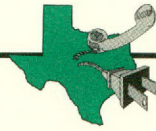
Wood



Walsh



Perlman



Education plan focuses on electric competition

Continued from p. 1

customers for the advent of retail electric competition. It provides the framework, overall objectives and strategies needed to ensure Texas customers have the information they need to make decisions about the purchase of their electricity.

High Point/Franklin conducted eight focus groups, a telephone survey of more than 1,100 Texas residents and 400 Texas businesses, and interviewed more than 40 opinion leaders and policy makers across the state to find out the level of customers' awareness, knowledge and expectations regarding electric choice.

What do Texans think about being able to choose their electric provider?

- While specific knowledge of electric competition across all customers is quite low, particularly when compared to similar surveys in other states, interest in this subject is relatively high.

- Although interest is high, there is a significant level of confusion regarding how electric competition will work. This includes customer concern regarding system reliability, maintenance and repair, service quality, and responsiveness to emergencies in a competitive market-

place, particularly among business customers.

- Texas customers want educational information in simple, easy to understand language with no editorializing.

- Customers expressed a high level of interest in choosing an electric provider, but they are also interested in the potential for savings.

- In both the focus groups and the telephone survey, Texas customers clearly indicated they needed more information before they would be ready to make any

decisions. They also expressed the need for simple, easy to understand printed materials designed to provide them with the information they needed to make sound decisions. Residential and business customers clearly indicated the most trustworthy voice to bring forward this public education plan was the PUC.

In July, the PUC invited companies to submit bids and proposals to manage and implement the customer education plan. The customer education contractor will be chosen in October.

Texans get more choices, lower rates

Continued from p. 1

there are many ways to get help, including this newsletter.

The time has come to take a serious look at your phone service. About 70 percent of Texas customers presently get their local phone service from Southwestern Bell, but many other companies have entered the market.

Competing phone companies already have won more than one million local SWBT residential and business lines in Texas. In the past few months competitors such as AT&T, Sprint and WorldCom have made significant inroads in local residential service.

In addition, many other companies have been selling service to business and data customers.

Remember that cost should not be the only consideration. Many customers tell us

they want something simple, that they are tired of reviewing complicated calling plans. Expect to see more offerings of bundled phone service, where one provider gives you both local and long distance service on one bill. That bill, by the way, will be simpler in coming months because of new rules adopted to give you a clear bottom-line number making it easier to compare costs. Of course, if you want a break-out of each fee and expense, you can get that by contacting your phone provider.

Texas phone customers today have more choices than ever, so be sure to take advantage of the extra benefits available in today's competitive market.

Sincerely,
Chairman Pat Wood, III
Commissioner Judy Walsh
Commissioner Brett Perlman

Public Utility Connection

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PHONE: 512-936-7000

FAX: 512-936-7003

TTY: 512-936-7136

QUESTIONS OR COMPLAINTS

1-888-782-8477

customer@puc.state.tx.us

WEB SITE: www.puc.state.tx.us

Slams, Crams and Scams

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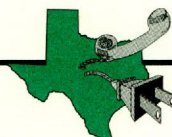
press "8" on her telephone keypad to be connected to the main office.

By pressing that number on your phone keypad, you could unknowingly be authorizing the switching of your local phone service or long distance provider. Texas law provides that telemarketers must identify themselves and the business on whose behalf they are calling and give the phone number at which they can be reached. If a telemarketer requests something unusual or unreasonable once you say no to the

offer, such as dialing a number on your telephone keypad, ask for the solicitor's name and the name and address or phone number of the company he represents. Then file a complaint with the PUC.

...

You can help us warn other unsuspecting customers so they do not become victims. If you are a victim of slamming, cramming or any other type of scam, contact the PUC Customer Protection Division toll free at 1-888-PUC-TIPS (1-888-782-8477). We can help.



Electric unbundling

Proposed rates filed for electric competition

On June 18, 1999, Gov. George W. Bush signed Senate Bill 7 (SB 7) to introduce retail competition in the electric utility industry to Texas. The new law is designed to give customers greater control in buying electricity to lower prices for electricity, and make new services and products available, while assuring reliable service.

With retail competition, customers will be able to “shop” for electricity just as they would shop for groceries, automobiles or apparel. Retail competition will begin in most of the state on January 1, 2002. Municipal utilities and electric cooperatives will



make the decision whether retail competition will occur in their service areas.

SB 7 requires investor-owned utilities (IOUs) to freeze electric rates until Dec. 31, 2001, except for changes in the price of fuel. Beginning January 1, 2002, customers of IOUs will be allowed to choose a different company to provide their electricity.

SB 7 terms retail sellers of electricity “Retail Electric Providers” (REPs). To enter the competitive market, each IOU will be required to create a separate REP.

Residential and small business customers who decide to buy electricity from the REP that is affiliated with their current utility will get a 6 percent reduction in base electric rates, starting in 2002. It is expected that new competing REPs will offer even lower electric rates, to induce customers to change electric providers.

SB 7 requires all IOUs to divide into three different entities by 2002: a power generation company, a REP, and a transmission and distribution utility (TDU). The TDUs will deliver power to customers, and the PUC will continue to regulate the rates and services of TDUs.

On March 31, 2000, utilities filed their proposed tariffs for the TDUs’ delivery of service in 2002. The transmission and distribution (T&D) charges include the costs of delivering electricity, a system benefit fee, and, for many utilities, a competition transition charge (CTC). For utilities that own nuclear generation facilities, the T&D charge may include a “nuclear decommissioning” expense. The utilities have also proposed tariffs for their affiliated REPs, for service to residential and small business customers to implement the six percent base rate reduction. Customers now in a utility’s service area will pay these “non-bypassable” charges (see box at right) no matter what REP they choose to buy electricity from when competition begins.

“Non-bypassable” charges

System Benefit Fee

The system benefit fee pays for three things:

1. A low income program to fund reduced electric rates for qualifying customers and cover the cost of targeted energy efficiency programs.

2. The PUC Customer Education program to inform customers about retail competition, so they will be able to decide from whom to buy power.

3. A program to reimburse school districts for losses in property taxes resulting from the reduction in property value of power generation plants. Without this program, some school districts could lose millions of dollars because some generation facilities will lose property value once competition begins.

The system benefit fee will be a charge that customers have not paid in the past. Rural electric cooperatives and municipally owned utilities that have not decided to have retail competition in their service areas will not be able to collect this charge from their customers. If a co-op or municipal utility decides to allow competition in its service area, its customers will begin to pay system benefit fees. Residential customers will pay up to 50 cents per month for this charge.

Competition Transition Charge (CTC)

SB 7 allows utilities to recover 100 percent of their stranded costs through a competition transition charge (CTC). Stranded costs are a utility’s generation costs that were incurred in a regulated market but that cannot be recovered in a competitive market. For example, the cost of building nuclear power plants 20 years ago was higher than the cost of new power generation technology today, and the owners of the nuclear plants cannot recover the previously incurred higher costs in a competitive market. Under traditional regulation, if the PUC approved the costs as being prudent, utilities could recover the costs in regulated electric rates. The CTC is a mechanism to allow the utilities to continue recovering these costs when competition begins.

Customers will only pay for stranded costs associated with the utility from which they are currently receiving service.

Nuclear decommissioning expense

Owners of nuclear power plants are required by the National Regulatory Commission (NRC) to decommission their nuclear power plants after they shut down. Decommissioning is the process of safely removing a plant from service and reducing residual radioactivity so that the property is safe for other uses. The NRC requires that decommissioning be funded over the life of the nuclear plant, and decommissioning funding has been included in the rates of utilities that own nuclear plants. Beginning January 1, 2002, the costs will be recovered through the rates of the T&D utilities. For example, TXU Electric Company’s rates include the cost of decommissioning the Comanche Peak plant, and in 2002 those costs will shift to the rates of the TXU Electric TDU.



Options available for paying high electric bills

Following a hot summer, many people will undoubtedly see a higher than normal electricity bill. For some, it may be more than they can pay. There are ways that Texans can get help.

Electric bills in Texas are always higher from July through October as customers try to stay cool. Hot summer days can result in serious health impacts and even death if Texans don't use fans and air conditioners. It's better to protect human life and health by staying cool than to skimp on electricity use to save a few dollars.

The Public Utility Commission has prohibited Texas investor-owned utilities (IOUs) from disconnecting service to resi-

dential customers for non-payment through Sept. 30, as long as the customer agrees to enter into a deferred payment plan for all past due amounts.

All IOUs will be working with customers to manage high bills, offering options such as partial payment, bill extensions, and balanced billing to avoid disconnection. And many IOUs have programs to assist low-income and elderly customers in paying high summer electricity bills.

Because of the hot weather experienced in the state, Texas is receiving \$14.3 million in Low Income Home Energy Assistance Program (LIHEAP) federal

emergency funds. States can use the funds to pay cooling bills, buy air conditioners, or provide other assistance to low-income families and individuals.

The LIHEAP funds will be available through community-based organizations and local provider networks. To be referred to a local provider, customers may call toll free 1-877-399-8939.

Some civic groups, charitable organizations, and churches in local communities provide one-time payment assistance to low-income utility customers. Contact your utility or the Texas Department of Housing and Community Affairs at 512-475-1099 for more information.

New PUC home page more user-friendly

Recent changes in the Public Utility Commission's Web site make it easier to use and more customer-friendly. Since the PUC deals with a variety of complex issues affecting electric and telephone service in a competitive environment, our challenge is to present information to the public in a logical and user-friendly way.

The redesigned home page offers links to PUC information including [Customer Assistance](#), [Open Meetings](#), [Telecom](#), [Electric](#), [Filings](#), and [Rules & Laws](#).

For example, the [Customer Assistance](#) section offers many subsections and links, including customer rights, filing a complaint, electric service, telephone service and public participation.

The [Open Meetings](#) section provides a link to a schedule, meeting agendas and the *PUC Update*.

The [Telecom](#) section offers links to telecommunications topics including interconnection agreements, forms/applications, projects, reporting requirements, reports, area codes and utility directories.

In the [Electric](#) section customers can find information on forms, projects, reports, electric restructuring and utility directories.

Under [Filings](#) (specific projects and papers for PUC proceedings) customers get information regarding filings retrieval, new filings, search filings, Interchange FAQ and filings submission.

Finally, the [Rules & Laws](#) section provides links to rule-making projects, procedural rules, substantive rules, statutes, recent rules changes and the OPD citation guide.

The new home page also features links to a site map, search engine, and other areas of interest including quick links to publications and news releases.

Speaker's Bureau

PUC helps spread word on various utility issues

The Public Utility Commission (PUC) is committed to educating Texans about electric restructuring. The PUC's Speaker's Bureau helps spread the customer education message across the state.

One group eager to learn about electric restructuring and its impact on their industry is the Texas Builders Association. At their state-wide convention, Eric Schubert, senior economic analyst of the Policy Development Division and Nieves Lopez, economist for electric analysis in the Electric Division, talked to the association and covered restructuring issues relating to developers and builders.

Steve Davis, deputy executive director of the Policy Development Division, spoke to the North Channel Chamber of Commerce in Houston on electric restructuring. He also discussed Texas' telecommunications landscape at the Wichita Falls Board of Commerce and Industry Consumer Technology Show.

Bob Bartels, customer education liaison in the Customer Protection Division, discussed the customer education efforts under way for electricity restructuring at the Texas Public Power Association's Annual Conference and the Texas Retailers Association Food Council Convention in San Antonio.

The Speaker's Bureau is not limited to electricity restructuring issues.

David Featherston and Alyssa Eacono of the PUC's Telecommunications Division spoke to the Laredo Chamber of Commerce and other groups in the Laredo area in August on the proposed telephone expanded area service into Nuevo Laredo.

The Speaker's Bureau includes members of the Commission's offices of Policy Development, Regulatory Affairs and Customer Education. Your organization or group can request a speaker by contacting Grace M. Godines at the PUC at (512) 936-7131 or by e-mail at grace.godines@puc.state.tx.us.



Local Telephone Service

Companies offer more choices, value in local telephone service

With more and more phone companies offering local telephone service, more and more Texas phone customers are signing up. More than a million phone lines have been switched from the state's largest local provider, Southwestern Bell, to one of the many competitive providers.

More than a hundred companies offer local phone service around the state. If you don't already have a new company in mind, there are places to get help. First, your local telephone directory has a list of local service alternatives. The list may include numbers to call for residential, business, and Spanish-speaking customer service.

Remember to ask about any additional monthly fees, taxes or surcharges that may not be included in the quoted price. Many companies are offering discounts on optional features through bundled service packages.

It's also important to know that many phone companies require you to subscribe to local and long distance service. This generally results in better deals on your long distance service, such as no monthly charge or low rates for both in and out-of-state calls.

Once you've decided to switch, the actual switching process should not be difficult. It should take only a toll-free phone call to your new provider or several clicks of your computer mouse on a provider's Web site to change your local carrier. Be sure to ask about any switching fees. In most cases your new provider will pay the fee to switch your service.

The rate comparison below should help you choose a local carrier. Keep in mind that not every company is offering service in all areas of Texas, and some companies may only offer business service and not residential service.

Do you have a utility complaint?

To reach us with a complaint or a question:

Call: 1-888-782-8477, or in Austin 512-936-7120
Fax: 512-936-7003
E-mail: customer@puc.state.tx.us
Write: PUC
 Customer Protection
 P.O. Box 13326
 Austin, TX 78711-3326

Include:

- Your name, address and telephone number
- Utility's name, address and telephone number
- Account number, if any
- Explanation of the facts and the solution you want
- Your bill or any other documentation

Se habla español

Local Service Options

	AT&T	Ionex (Valu-line)	MCI WorldCom	Sprint	Verizon/GTE Communications
Basic Local Service¹	\$16	\$16.70	\$8.85(add \$5-\$7 for mandatory fees)	\$19	\$25
Caller ID	\$3	\$7	\$6.15	\$6.50	\$7.95
Bundled Optional Features Package	Any 3 features for \$3 *	Optional features are charged individually	Any 5 features for \$10.95	\$35 package includes call waiting, Caller ID and 100 minutes of long distance	\$36.95 for any standard feature, Caller ID, and 100 minutes of long distance
Long Distance Service²					
Monthly fee	\$3.95	None	\$3.95	\$1	None
In-state price per minute	\$.07	\$.10	\$.09	\$.10	\$.14
Out-of-state price per minute	\$.07	\$.10	\$.07	\$.07	\$.10

¹ Prices reflect costs in the Austin market.

* Must subscribe to long distance service in order to be eligible for this discount.

² These long distance options are only available in conjunction with local phone service. These long distance rates are applicable once the long distance minutes in a bundled package are exhausted.



Relay Texas

New features for people with hearing, speech disabilities

On September 1, Relay Texas, the statewide telephone interpreting service, introduced two exciting new features for people with hearing and speech disabilities.

The first innovative feature is Video Relay Service (VRS), which is available for those people with hearing loss who use sign language as their primary language.

What is VRS? Video interpreters at the Relay Texas center provide "telephone interpreting" via videoconference desktop computers. A person with a hearing loss who has a computer with video capabilities can call the relay center and "sign" to the interpreter, face-to-face, who will then make an outbound call to a hearing person. The video interpreter listens to the hearing person and translates it into sign language. The deaf caller watches the conversation on his/her computer screen and responds in sign language, which the interpreter translates to voice. This conversation closely resembles regular voice calls, as deaf people are able to communicate in their natural language.



Texas has had two VRS trials, and the responses from all who used it were very favorable. Hearing persons as well as the other party of the video relay service liked it very much as the conversation was more at "normal speed". Video standards of H.320 (ISDN) and H.323 (DSL, Cable, and Internet) will be offered.

The other new and equally innovative feature is Speech-to-Speech (STS). This allows a person with speech disabilities whose speech is difficult to understand to call Relay Texas and receive call assistance from specially trained agents. The agent will translate the speech into clear and concise voices for the receiving party (either a hearing person or a person with hearing loss). This feature allows greater telephone accessibility to persons with speech disabilities.

STS is required by a federal law, and VRS is "strongly encouraged" by the Federal Communication Commission. Both of these features will help make the world a bit smaller for the people with hearing and speech disabilities.

If you wish to ask questions on these topics, please send an e-mail to relaytx@puc.state.tx.us, or call 1-800-676-3777 for further information on these two exciting new features.

What Can I Do?

Q: I would like to talk to my grandmother overseas using a long distance access code. What do I need to know?

A: Using access codes can save you money, but you must know how to use them wisely.

Using an access code to make an international call requires a lot of dialing. Dial carefully and follow dialing instructions carefully, or you may find that you will not get the rates promised.

Q: I keep receiving unwanted telemarketing calls. What can I do?

A: Texas does not have a statewide "do not call" list, but most telemarketers must maintain one.

Tell the company to put you on their "do not call" list. If they call you again, report the company to the PUC.

You can be removed from national telemarketing lists by writing to:

Telephone Preference Service
C/O Direct Marketing Association
P.O. Box 9014
Farmingdale, NY 11735

Southeast Texas area codes 979, 936 become official

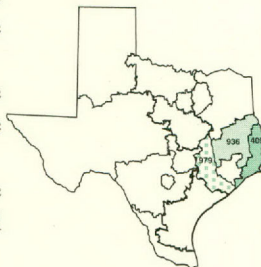
On Saturday, August 5, 2000, Texas area codes 979 and 936 became official with few problems reported. Calls to this region of Southeast Texas will no longer be completed unless the correct area code is dialed.

Bryan-College Station, Clute-Lake Jackson, and Bay City are among the cities served by area code 979.

Nacogdoches, Conroe, Huntsville and Lufkin are among the cities served by area code 979.

Beaumont, Galveston, Nederland-Port Neches, and Texas City-La Marque are among the cities retaining area code 409.

For approximately 60 days, anyone dialing the wrong area code will receive a recorded reminder. The new area codes were assigned last fall with the three-way split of area code 409.

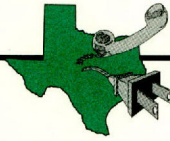


The PUC continues to receive occasional complaints from customers who report they are unable to receive some calls when their new area code is dialed. Customers are encouraged to report this problem to their local telephone company. To help their local telephone company research and resolve this problem, callers with this problem will be asked to provide their local company with the name, city and telephone number of the caller unable to reach them.

If the problem is not resolved, telephone customers are encouraged to report the problem to the PUC by calling the toll free-hotline, 1-888-782-8477.

No numbers will be assigned to area code 682 until October. This is the area code added as an overlay to area code 817 in North Texas.

For counties, cities, and prefixes served by all area codes go to "Texas Area Codes" on the PUC Web at <http://www.puc.state.tx.us/telecomm/areacodes/index.cfm>.



Input welcome in transmission line cases

Both electric and telephone utilities are required to obtain or amend a Certificate of Convenience and Necessity (CCN) to build any new transmission or generation facility. The PUC must approve the necessity for any new facility. This type of case is one of the most common in which individuals or organizations can become involved and the public is encouraged to participate. Individuals can be involved in one of two ways —as an intervenor or as a protestor.

An intervenor is a person who, upon showing a justifiable interest, such as a landowner affected by the proposed transmission line or alternative routes, is permitted to become a party to the proceeding.

Intervenors are full participants in the proceeding and make legal arguments, conduct discovery, file testimony and cross-examine witnesses. But intervenors are also required to respond to detailed requests for information from other parties, make themselves and their witnesses available at the hearing to be cross-examined, send copies of everything they file with the Commission to every party in the case, and comply with all the Commission's procedural rules.

Most important, intervenors retain legal rights to participate in settlement or to contest the case in a formal hearing process and in a court proceeding related to an appeal of the case, if an appeal is filed.

An intervenor should file a motion to intervene with the Commission, conforming to Commission rules and practices, and serve the motion on all parties of record. The motion to intervene can be in the form of a letter.

If an individual does not wish to be a

Steps in a Contested Case

The steps in a contested case are:

- Filing an Application
- Notice and intervention
- Preliminary Order
- Prehearing Conference
- Procedural Schedule
 - Discovery
 - Prefiled Testimony (Direct and Rebuttal)
- Interim Orders
- Hearing on the Merits (fact issues)
- Briefs/Reply Briefs
- Proposed Order (if there are no contested issues)/Proposal for Decision (contested fact issues)
- Exceptions/ Replies to Exceptions
- Final Order
- Motions for Rehearing
- Judicial Appeals (go to State District Court, Office of Attorney General represents PUC)

full participant in a proceeding, that individual may become a protestor. A protestor is an individual or an organization opposing any matter contained in the application or petition submitted to the Commission.

Protestors are not parties to the case and may not conduct discovery, cross-examine witnesses or present a direct case. Protestors may, however, make a written or verbal statement for the record in support

of or in opposition to the application and give information to the Commission staff that they think will be helpful.

An individual who intends to be a protestor must send either written or verbal comments stating their position on the application. If the docket progresses to a hearing, a statement of protest can be made on the first day of the hearing. Although public comments are not "sworn" and therefore not treated as evidence, they help inform the Commission and its staff of public concerns and help identify issues to be explored. The PUC welcomes such participation in its proceedings.

In all correspondence, individuals are asked to reference the docket number of the case. Unless otherwise specified in PUC procedural rule 22.71(c), an original and ten copies of any document related to a proceeding must be filed with the PUC filing clerk at the following address:

Public Utility Commission of Texas
Attn: James Galloway-Filing Clerk
1701 N. Congress Ave.
Austin, TX 78711-3326

The PUC procedural rules and substantive rules are available on the Commission's web site www.puc.state.tx.us or they can be purchased from Central Records. The Commission Rules are also available in the Texas Administrative Code.

For projects that require new or additional rights-of-way, the proposed builder must provide direct mail notice to landowners of adjacent property within 200 feet of the proposed project, the parks and recreation areas within 1,000 feet, and airports within 10,000 feet of the proposed project.

How Do You Really Feel?

Texans say what they mean and mean what they say.

These comments are from a customer who was angry about a phone company allegedly selling her name and address.

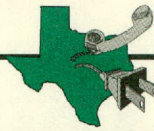
"From the amount of unsolicited mail I receive, I am sure this information is already being sold by numerous companies that operate under the guise of providing me service.



Short of withdrawing from all economic activity I can no longer protect my privacy."

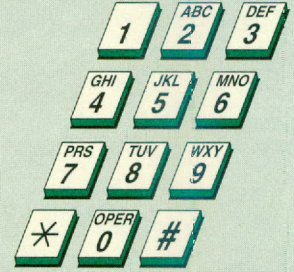
These comments are from a customer complaining about a utility company's public notice.

"It would certainly be nice if you could explain this to me in nice basic American (forget the English) so the average person could understand. I feel certain it must have something to do with an already over-inflated economy which seems to be the norm these days. I have a gut feeling that the bottom line is what it nearly always is — more cost to the people who can afford it the least."



Top 10 Long Distance Telephone Tips

1. Read the fine print on your calling plan and read your monthly phone bills.
2. Know your own calling patterns. Where? When? For how long?
3. Ask your current provider if it has a less expensive plan based on your calling habits.
4. Ask about current promotions providers have available.
5. See if it costs less to use "Dial Around" service, also known as "10-10-Triple X."
6. Call on Sundays when rates are almost always lower.
7. Consider the smaller long distance providers. The Telecommunications Research and Action Center (TRAC) reports that while larger carriers have lower per-minute rates, they are increasing fees and charges for other services.
8. Use the Internet to get more information. Also, the Public Utility Commission of Texas publishes a fact sheet listing web sites that could save you money.
9. Be cautious about calling collect. Collect calls are expensive — one survey shows they range from \$.45 to \$1.06 per minute.
10. Beware of directory assistance charges. AT&T and MCI charge \$1.40 per call.



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