



# D&M Communicator

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## SPECIAL POINTS OF INTEREST:

- **Learn Why Agents Offer More Value For Your Buck** (page 2)
- **Size Does Matter! Why Bigger Is Not Always Better** (page 3)
- **Cramming Explained** (pages 4)

## INSIDE THIS ISSUE:

- From The Desk Of The President** 1
- What To Look For On Your Phone Bill** 1
- Are You A Victim Of Slamming?** 1
- Agents Offer More Value** 2
- "Did You Hear About..."** 2
- Moving? You Better Read This First** 3
- In Telecom, Bigger Is Not Always Better** 3
- Telephony Terms: Cramming** 4
- News You Can Use** 4
- Conference Calling Is More Than Audio —It's Video & Web** 5
- About D&M** 5

## From The Desk Of The President

This issue marks the end of our first year of publishing the *D&M Communicator*. It's been an interesting year and a lot of fun putting each issue together.

The growth in the circulation of this publication has been phenomenal. What started out as a small insider newsletter for D&M's clients has grown to a widely circulated publication to thousands of subscribers, many of whom are not D&M clients (yet!) Although we offer back issues of each publica-



**Steven Gerhardt, President, D&M Enterprise Group**

tion on our website (look in the news section) many of our readers are recent subscribers and missed the early issues. To help the latecomers catch up, and to provide a refresher to those who have been with us since the first issue, this *D&M Communicator* recaps some of the subjects I have

touched upon in the previous eleven issues. Consider it D&M's version of a "Best of" or a "Year in Review."

As we come to the end of 2007, I would be remiss if I didn't take this opportunity to thank you for allowing D&M to provide your business with voice, data, and Internet services. We do not take your business for granted and look forward to fulfilling your needs in 2008.

steve

## What To Look For On Your Phone Bill

### Are you willingly allowing the phone company to overcharge you?—Not if you're a D&M client!

If you were checking out of a hotel after a two-night stay would you want to pay for a five-night stay?

You may be surprised to learn that that is exactly what is happening on your phone bill if you are being billed in 60 second increments. In effect, you place a call that lasts 10 seconds but your carrier charges you for a 60 second phone call.

To avoid incurring this unnecessary overcharge on every phone call your company makes, you need to make sure you are being billed in 6-second increments with a 6-second minimum. This is an industry standard that nearly every carrier will concede, as long as you know to ask for it.

If you are a D&M client, you can rest assured that we have already negotiated a 6-second billing increment rate on your behalf.

If you are not a client and want to know what your billing increment is, contact D&M and we will analyze your bill for free. If it is determined you are not being billed in 6 second increments, D&M will work with your carrier to renegotiate your rate terms.

Keep in mind that 6-second billing/6-second minimum is the norm for domestic calls. For international calls you should negotiate a billing increment of 6 seconds with a 30-second minimum.

## Are You A Victim Of Slamming?

Slamming is a term used to describe any practice that changes a consumer's long distance carrier without the customer's knowledge or consent. The [Federal Communications Commission's](#) policies and rules prohibit slamming and the FCC enforces these [policies and rules](#) through investigation of individual complaints and

patterns of slamming practices. FCC rules require a long distance company to obtain a customer's authorization in order to change his or her long distance service. One method of obtaining this authorization is by a Letter of Agency (LOA), provided by a long distance company, in which the customer, in writing, says that he or she wishes to switch long distance companies.

The FCC's policies also protect consumers who receive higher bills as a result of being slammed. These consumers will be required to pay only the toll charges they would have paid to the original long distance carrier.

To have D&M review your phone bill and determine if you are indeed a victim of slamming, call us at 1-888-357-5055.

# Agents Offer More Value

When buying a product or service, you assume if you deal directly with the supplier you are going to get the lowest price, the best service, and immediate delivery. However, this logic does not apply when contracting for telephony services.

The reality is that carriers employ sales reps to sell only their products and services. When negotiating an agreement these reps offer little flexibility on price and terms, are sales quota driven, and provide minimal customer service. Contrast this approach to how an independent agent like D&M operates, and you will immediately see why your company should be reluctant to do business directly with a carrier rep.

The major differences between a carrier sales rep and an agent are that agents are not salaried employees of the carriers and agents can offer services from a variety of carriers.

An agent's compensation comes in the form of commissions which are a small percentage of the total amount of a customer's usage. This is a recurring monthly commission, so as long as the customer is happy and continues to use the service, the agent receives a commission. As a result, the agent has an incentive to keep the client satisfied. However, most carrier reps receive a one-time commission after the customer signs up for a service. Therefore, they have no incentive to keep the customer happy.

Moreover, because the carrier reps

have to meet monthly sales quotas, they may be more interested in selling those services that provide the largest commissions, and not the services that offer the best solutions.

With regard to the goods being sold, carrier reps are limited to selling only those products or services their company offers. And some carriers are very limited in the products and services they offer. Contrast this to how agents operate and you will see that agents work with many carriers so they can provide you with choices. In the case of D&M, we have relationships with more than 20 carriers.

And with such a variety of service providers to choose from, we have the leisure of conveying the pros and cons of each carrier. Also, agents can shop the industry to get you the best rates while a carrier sales rep can only offer you the limited rates their company gives them. Due to the restrictive loyalty that comes with being a carrier rep, the rep is going to paint a picture that is all roses when the reality is that there are thorns on that rose bush.

Another factor to consider is the all too common scenario when you are looking for a specific type of service and the carrier does not offer it. Typically the carrier rep will advise you that you are on your own to find the elusive service. If you are dealing with an agent, the agent has the network and flexibility to go out to the agent channel and get you this service without you having

to spend days or even weeks trying to find the perfect solution.

In order to protect your business in the event you have a service outage, you should have different carriers for your voice and data services. This creates a built-in redundancy plan and will guarantee if one carrier goes down, your business will stay up. An independent agent can easily set up this type of arrangement, whereas a carrier rep is not allowed to even suggest you work with another carrier.

Finally, you need to consider the service you will be provided. And this service starts when you are negotiating the agreement. You can be sure that the carrier rep is not going to tell you to remove the evergreen clause or look for X, Y, and Z in the terms and conditions. A good agent, like D&M, will.

The service you can expect from a carrier rep after the sale is closed is virtually nonexistent. Carrier reps are hired to sell, not service, accounts. If you do call a carrier rep with a service question you will simply be given a customer service number. As a D&M client, if you have an issue, you can call us at 1-888-357-5055 and we will resolve the problem to your satisfaction.

Having worked for carriers, and now being an agent for the past 6 plus years, I can assure you that in the telephony business, working directly with a carrier will not provide the savings, flexibility, or service you demand and deserve for your business.

## Quote Of The Month

**"The only foundation of real business is service."**

**Henry Ford (1863-1947)  
American industrialist, inventor**

# "Did You Hear About..."

His name was Fleming, and he was a poor Scottish farmer. One day, while trying to eke out a living for his family, he heard a cry for help coming from a nearby bog. He dropped his tools and ran to the bog.

There, mired to his waist in black muck, was a terrified boy, screaming and struggling to free himself. Farmer Fleming saved the lad from what could have been a slow and terrifying death.

The next day, a fancy carriage pulled up to the Scotsman's sparse surroundings. An elegantly dressed nobleman stepped out and introduced himself as the father of the boy Farmer Fleming had saved.

"I want to repay you," said the nobleman. "You saved my son's life."



**Sir Alexander Fleming**

"No, I can't accept payment for what I did," the Scottish farmer replied, waving off the offer. At that moment, the farmer's own son came to the door of the family hovel. "Is that your son?" the nobleman asked. "Yes," the farmer replied proudly. "I'll make you

a deal. Let me take him and give him a good education. If the lad is anything like his father, he'll grow to a man you can be proud of."

And that he did. In time, Farmer Fleming's son graduated from St. Mary's Hospital Medical School in London, and went on to become known throughout the world as the noted Sir Alexander Fleming, the discoverer of Penicillin.

Years afterward, the nobleman's son was stricken with pneumonia. What saved him? Penicillin.

The name of the nobleman? Lord Randolph Churchill. His son's name? Sir Winston Churchill.

# Moving? You Better Read This First

If you subscribe to the theory that change is good, you are probably in that small minority of people who enjoy moving. While moving can be as minor as a distraction from your day-to-day operations, if not handled properly, it could bring your business to a screeching halt.

If you are planning a move, remember, you are not in this alone. D&M can handle all of the voice, data, and Internet issues related to your move.

When D&M is engaged to assist with a move, we will work through all of the logistical issues for you. And because we have extensive experience with orchestrating moves, we know exactly how to navigate through the customer service mine field that carriers have established to "help" their clients. Please take the advice of D&M when we say that you don't want to navigate that mine field alone.

A sampling of some of the issues and tasks D&M considers when overseeing a client move include:

**Ordering one POTS line is the first step.** D&M orders one POTS (plain old telephone service) line at the new address to serve as a reference for all of the services that will be ordered. Yes, you will pay for a line that is not being used right away but it will literally save hours, if not weeks, of problems when ordering other services.

The next issue to consider is **inside wiring**. Does the site need to be wired? If so, D&M will arrange for this service. If the site is already wired,

D&M will arrange to have a vendor make sure the existing wires are good. You certainly don't want to inherit someone else's wiring problems, and you need to make sure the existing wires are compatible with your phone system and needs. Usually the company who installs your phone system does the cabling and can certify that the existing wires are usable.

Make sure the phone room has a **Backboard and electricity**. The LEC (local exchange carrier) will not install new service in a phone room that does not have a backboard and electricity. D&M will help you avoid costly delays by making sure these prerequisites have been addressed.

**Internet access and bandwidth.** Are you moving because your company has grown? The Internet access you had at your previous location may not be sufficient for your new location. D&M will review your needs and make sure your Internet access and bandwidth are compatible with your needs.

**Staying within the same CO / Staying in the same area.** If you are like most businesses you want to keep your existing phone number. In order to eliminate additional costs, when scouting for locations you may want to stay within the same CO (central office). D&M can advise you on the implications of changing phone numbers simply by your providing us with the proposed new address.

**Setting up RCF's (remote call forwarding).** If you move out of the CO you can still keep your old phone

RCFs on the important numbers. Use RCF numbers by allowing D&M to set up call forwards to your new number. Based on the volume of people calling your old number we recommend adding additional call paths so no one will get a busy signal. As time goes by you can reduce the number of call paths to lower your cost. After a period of time you can eliminate your old number completely when everyone learns your new number. Keep in mind there is an additional cost for this service but the phone numbers your customers have been dialing for years will still work. Based on D&M's experience, this is certainly a worthwhile expense. For a fax line you only need one path.

**What numbers do I keep? -** Next you need to identify what phone numbers you want to keep. It is essential that you keep your main phone and FSX numbers, along with any numbers that are called directly, including any private lines. As a result, in most cases you do not have to keep all of your old phone numbers. The numbers that people dial when they are trying to reach you are the ones you need to keep. Your hunting lines are lines that no one knows so these numbers can be replaced. For example if you have ten lines in a hunt group with your main number being the first number, no one knows the remaining nine lines so these numbers can be replaced.

**TN swap** When D&M orders new

lines at your new location, we will swap out your new main number and new fax line with your existing main and fax numbers. This is an essential task that D&M will handle for you.

**Call Intercept** allows you to play a message for the caller that advises them that your phone number has changed. D&M will set this up only on the phone numbers that are dialed, i.e., main numbers. In addition, we will make sure that these recordings are never placed on a fax line. This is a free service for the first 30 days, and a nominal charge thereafter. If you want to extend this service past 30 days, D&M will handle this for you.

**How many days in advance should I place orders? -** If installing T-1 or PRI, allow at least 2 months. 8 weeks are required so you have ample time to install the circuits, turn up and test. In addition, if you have a facility problem, this 8 week cushion will give you time to resolve the issue without adversely affecting your project schedule.

In short, the best advice we can offer is plan ahead and allow plenty of time to allow the telephony vendors to do their job. In addition, the type of location you are moving to could have serious implications as to the time need to complete your install. For example, if it is determined that a facility problem exists, this can add weeks, if not months, to the install time.

# In Telecom, Bigger Is Not Always Better

Just because a carrier has a ubiquitous advertising campaign, thousands of employees, and offers a variety of services, it doesn't mean they are the right carrier for your business.

When selecting a carrier, you need to consider many factors, but by far your most important concern should be the level of service you can expect. To make an analogy, if the old adage about the key to buying real estate is "location, location, location," the comparable adage for purchasing voice or data services would be "service, service, service."

When you think of the major carriers,

the names that typically come to mind are AT&T, MCI/Verizon, Sprint, and Qwest.

Although top-of-mind awareness is good, having these carriers answer their customer service phones in a timely manner would be even better. Obviously I don't know when the last time was that you called a major carrier, but since I call these carriers every day, I can report that on average, when you call AT&T, for example, it takes about 20 minutes to get through their IVR to reach a customer service representative on the phone. It is not uncommon to call

2 or 3 times just to get a live body on the phone. And only after you have gone through this frustrating exercise can you then place your trouble ticket.

Not only is the level of service at the major carriers sub-par, but ironically, their rates are typically higher too. In fact, it's not unusual to pay a third more when you contract with one of the "brand name" carriers.

Fortunately, you do have alternatives. You can contract with a 2<sup>nd</sup> tier carrier who will not only answer the phone and get working on any issue you may have immediately but their rates are typically lower than those

of the major carriers. And here is where it gets confusing...not only do the 2<sup>nd</sup> tier carriers offer the same service as the major carriers, but the service is actually provided by the major carrier and is sold at a discount. For example you can get a \$.0199 dedicated rate from Qwest or you can get .0149 rate for the exact same service provided by a Qwest reseller. Not to single out Qwest, 2<sup>nd</sup> tier carriers can provide discounts for all the major carriers.

The key is knowing which 2<sup>nd</sup> tier providers offer the service you need.

# Telephony Terms: Cramming

"Cramming." No, we're not talking about studying for an exam, although you may want to study your monthly phone bill more closely in the future. This type of cramming refers to unexplained charges on your phone bill for services you never ordered, authorized, received, or used.

Sometimes a one-time charge for entertainment services will be crammed onto your phone bill. Other times, monthly recurring charges are crammed onto your phone bill.

Cramming of monthly recurring charges falls into two general categories: club memberships, such as psychic clubs, personal clubs, or travel clubs; and telecommunications products or service programs, such as voice mail, paging, and calling cards.

## Cramming Schemes

Most of these scams occur through the use of an 800 number. Others are initiated by contests or sweepstakes. They are all deceptive, and you should dispute the charges. Here are some common ways crooks get your phone number and cram charges onto your bill.

**Here are some tips** to help you avoid cramming scams. Be aware that your local tele-

phone company may bill for. Your local phone bill may include services provided by other companies including charges for long distance calls, information or entertainment services accessed through 900 numbers or subscription agreements, club memberships, and non-basic telecommunications services like voice mail.



**To avoid cramming charges it is essential to review your bill.**

With the right technology, companies can get your phone number when you call them, using a process similar to caller ID. Once they have your number, an unscrupulous company can cram charges onto your phone bill.

What's more, since this technology can automatically bill the phone number that is called from, other people using your phone can cause charges to be billed to your phone. Carefully read the fine print before you

fill out contest forms, especially if they ask for your phone number. Likewise, read the fine print before you place a call in response to a sweepstakes promotion.

Be cautious about calling unfamiliar 800 numbers. Be especially wary if you're told to enter codes, leave your name, or answer "yes" to prompts. Unscrupulous entertainment providers may use this ruse to send you a bill.

900 numbers cost money, even if you're calling to claim a "free" prize. All 900 numbers that cost more than \$2 must give you a brief introductory message about the service, the service provider, and the cost of the call. You have three seconds after the message ends to hang up without being charged.

Consider a 900 number block; it stops calls from going through to 900 number services. Blocks also are available for international, long distance, and local toll calls. Call your local phone company for details. Check your phone bill every month for unfamiliar charges. Sometimes, a call placed to a toll-free number may be fraudulently billed as a 900 number, collect call, or international call.

Also, calls to information and entertainment providers in foreign countries may not be described as such. They may be listed as

ordinary international toll calls, or calling card calls. Examine your phone bill for recurring monthly charges. These charges typically appear as "Miscellaneous Charges and Credits." They may be so small, or described in such general terms, that they're easy to overlook or to confuse with valid services you may have ordered from another provider. Watch for fees described as "Min. Use Fee," "Activation," "Member Fee," "Voice Mail," or some similar phrase.

If you find an error on your bill, follow the instructions on your statement. You will be told who to call or write to dispute the charge. Follow up any phone conversations with a letter, sent by certified mail, return receipt requested. That's your proof that the company received your letter. Keep a copy for your files.

## Where to Complain

First try to resolve the problem by contacting the telephone company, information provider, or billing agent whose toll-free number is listed on your phone bill. If you call, follow up with a letter.

As an alternative, you can bring suspected cramming charges to the attention of your D&M representative. If we determine you were indeed a victim of cramming, we will work with the carrier to have credits issued to your account.

# News You Can Use

Most consumers know that dialing 9-1-1 will put them through to an emergency operator and that dialing 4-1-1 will get directory assistance. What about the other X-1-1 numbers?

Fortunately, these numbers put a world of free useful information at consumers' fingertips. See below for an explanation of what each number provides.

**2-1-1** is a relatively new service--sponsored in large part by the United Way--which puts callers in touch with community services offering information on topics such as job training, mental health,

addiction, debt counseling, low-income housing assistance, senior citizen and youth programs. Services offered vary widely by city and locality, however.

**3-1-1** is the number for non-emergency services, providing fast access to emergency operators that are not currently handling 9-1-1 calls. Some examples of non-emergency situations that could necessitate a call to 3-1-1 include reports of suspicious persons, noise complaints, debris in roadways, or minor injuries.

**5-1-1** is a fast way to obtain traffic information from landline phones and many wireless phones. According to the U.S.

Department of Transportation, 5-1-1 is designed in part to deliver more route-specific information than one would receive in a 30-second traffic update on the radio. 5-1-1 is currently fully available in 20 states and parts of California, Florida and Ohio. 27 other states have 5-1-1 systems in various stages of planning.

**6-1-1** should be used to report problems with telephone service. Callers dialing 6-1-1 from their home phone may be charged a fee to report an issue. 6-1-1 can also be used free of charge to report problems with a payphone. Many wireless companies use 6-1-1 or \*6-1-1 as a short number to call to reach customer

for the carrier. **7-1-1** should be used to reach the Telecommunications Relay Service (TRS), which translates voice calls to telecommunications devices for the deaf or hard of hearing and vice versa. Every U.S. telephone company is required to connect calls to 7-1-1 to a TRS center, though VoIP carriers are not currently subject to this regulation.

**8-1-1** has traditionally connected callers to the local telephone company's business office. However, by early 2007, that function will be assigned to 6-1-1, and 8-1-1 will be used by contractors and others to contact regional services that coordinate digging projects to avoid hitting underground utility lines.

# Conference Calling Is More Than Audio-It's Video & Web

Whether your business is large or small, conference calling is a solution that you have likely used at some time or another for its time-saving and relationship building advantages. While you may just think of a call with multiple participants when you hear the term "conference call," there are actually quite a few different conference calling solutions available. It's up to you to select the option that best meets your needs.

Among these, the primary types of conference calls are:

- Audio conference calling
- Video conference calling
- Web conference calling

From these primary types of conference calls, there is also the possibility to mix and match among them to customize your solution.

**Audio conferencing** solutions are the oldest among the main

types of conferencing listed above. These can include three phone bridged together to create complex outsourced services. It can also mean the lower cost solution of a two-party call, where a speaker phone is utilized in order to let everyone around a table participate in the call with the party on the other end.

An audio conference call is the type of conference in which the most people have participated. They can be very effective despite their limitations. This limitation is the same as with any other telephone. For one thing, it means that you can only hear what the person is trying to say. Also, if anyone is too far from the microphone, or the phone isn't of very good quality, or even if a person doesn't speak up enough, then it makes communication difficult. Furthermore, if the phone call is long-distance, then at least one of the parties will need to pay the long-distance bill – unless an 800, 877, 888, or other

toll-free number is available.

With **video conferencing**, you can use a hosted solution to give that added level of professionalism and convenience. Through phone lines, multiple parties are bridged, providing both image and audio. It is the next best thing to actually having the other party in the room. Video conferencing does, however, require you and the other party to have specialized systems and support. These can be very challenging to set up and use. However, when you compare the costs and lost productivity of video conferencing with that of actual travel, you will find that this is a very cost-effective solution.

**Web conferencing** works best when using computer desktop applications that are the same on both ends. It is a fantastic option for showing products, spread-

sheets, images, and other applications among the different parties involved in the conference call.

Selecting from among these various conference call solutions will hopefully help you to provide the best communication solution with the party with whom you are communicating.

In many situations, an audio conference call will do just fine, but when added demonstrations or a visual element is needed, then you can upgrade to video or web conferencing.

It is important to remember that no matter which conference call solution you select, you are choosing it in order to meet your business objectives and those of your company. It's best to choose the option that meets your needs instead of going with the solution that provides you with more than you need. It will only be wasteful in the long run if you do otherwise.

## About D&M

Founded in 2001, D&M Enterprise Group has thousands of satisfied clients throughout the United States. D&M utilizes a consultative approach to thoroughly examine every aspect of each client's telecommunications needs and then recommend specific cost-saving and performance-enhancing solutions. We specialize in medium to large-scale applications that include DS3, T1, as well as phone equipment installations.

As independent telecommunications experts, we have the luxury of offering our clients objective advice that truly serves their best interests. Once our clients' telecommunications needs are identified, we match these needs with the services offered by more than 20 of the nation's leading carriers and equipment manufacturers we represent. Because we have the ability to select from a wide variety of carriers and equipment, we can guarantee our clients that they are getting the **best solution** available at the **lowest possible cost**.

**HOW WE DO IT:** D&M does all the comparison shopping for you! Using proprietary software, D&M analyzes your existing communication, Internet, and data transfer usage. Once this analysis is complete, a comprehensive, customized proposal is prepared that shows the savings you can expect from competing carriers who can provide the same, or in some cases, superior service, at a lower price. Based on your needs, D&M will also recommend service and equipment changes that will save you money too.

In addition, D&M uses proprietary software, which we call our COM-Mauditor system, to analyze every invoice to ensure you are being charged at the contracted rate and that you are not charged for equipment or services that were canceled or never ordered. We also track all your telephony assets and vendor agreements.

The combination of increasing the efficiency of your business by ensuring you are using the proper services and equipment, along with monitoring your bills for accuracy, guarantees your company will be performing at maximum efficiency without overspending.

As your single point of contact, D&M makes it easy for you to spend your valuable time running your business while we make sure your telecommunications, Internet, and data transfer needs are being supplied by the highest quality providers at the lowest possible cost.



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