

Commonwealth of Virginia



Ken Schrad
Director

(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

Angela P. Bowser
Assistant Director

State Corporation Commission
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

www.scc.virginia.gov

05-01

NEWS RELEASE

Contact: **Ken Schrad**
(804) 371-9141; ken.schrad@scc.virginia.gov

FOR IMMEDIATE RELEASE

January 5, 2005

SCC MODIFIES, APPROVES VERIZON ALTERNATIVE REGULATION PLAN

RICHMOND – The State Corporation Commission (SCC) has approved a plan for alternative regulation for Virginia’s two largest providers of local telephone service – Verizon Virginia and Verizon South. The SCC ordered several modifications to Verizon’s proposed plan to ensure that the plan results in prices that remain affordable, that no customers or competitors are unreasonably disadvantaged, and that it is in the public interest.

The statutory criteria that the Commission applied in evaluating the plan have been explicitly established by the General Assembly, including legislation during the 2004 session that set forth a “Local Competition Policy.” If Verizon accepts the plan as modified, it can take effect February 1, 2005.

Under the modified plan, Verizon will be able to adjust rates for all local exchange telephone services. If the company chooses to raise basic rates, it is limited to an inflation adjustment measured by the Gross Domestic Product Price Index (GDPPI). The adjustment applies to rates that were determined by the SCC to be affordable in 1994. The Commission found that using GDPPI to serve as a limit on price increases protects affordability.

In its final order, the SCC said, “As a practical matter, this means that no Verizon customer – residential or business – will pay more [for basic services] than what they paid in 1994 adjusted for GDPPI-based inflation, and more than three out of four customers will continue to pay less than a 1994 inflation-adjusted price.”

For example, a lower rate group residential customer now pays a 1994 rate of \$10.89. Rate groups are determined by, among other things, the number of customers you can call without incurring toll charges. An inflation adjustment through 2004 moves that particular rate group to \$12.96. However, as another measure to protect affordability, the plan limits rate increases to 10 percent a year. If the company chooses to change this rate, it would only increase \$1.09 in the first year, to \$11.98. The company has the option to continue to apply 10 percent increases until it reaches the inflation-adjusted ceiling.

(more)

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A higher rate group residential customer with a 1994 rate of \$14.49 might pay \$15.45 under the plan even though the inflation adjustment would allow \$17.25. The \$15.45 rate is currently the highest tariffed price for any Verizon rate group. The highest tariffed price serves as the ceiling above which no rate group can exceed. The plan allows the ceiling price to be adjusted for inflation annually by using the GDPPI.

Services other than basic, such as Caller ID and Call Waiting, will be allowed to increase as much as 10 percent per year and will not have a ceiling.

According to the Commission, the modified plan “promotes innovations, efficiencies and investments by Verizon, provides Verizon with additional flexibility in the competitive market, and thus, should also stimulate competitive activity by other providers” of local telephone service, in accordance with the policy established by Virginia statute.

The plan includes protections to ensure that Verizon does not subsidize below-cost competitive services by more profitable monopoly services. And, the plan takes steps to treat all providers of local exchange telephone services in an equitable fashion. The Commission also finds that the plan reasonably ensures the continuation of quality local exchange service.

Verizon is required to continue filing tariffs with the SCC’s Division of Communications for its basic and competitive services. If Verizon elects to adopt the modified plan, its compliance filing is due on or before January 26, 2005.

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Case number PUC-2004-00092

Commonwealth of Virginia

Ken Schrad
Director



(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

Angela P. Bowser
Assistant Director

State Corporation Commission
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

www.scc.virginia.gov

05-02

NEWS RELEASE

Contact: **Andy Farmer**
(804) 371-9141; andy.farmer@scc.virginia.gov

FOR IMMEDIATE RELEASE

January 11, 2005

SCC STUDY FINDS TREMENDOUS COST IS MAIN OBSTACLE FOR PLACING UTILITY LINES UNDERGROUND

RICHMOND – A State Corporation Commission (SCC) study of placing utility distribution lines underground concludes that the tremendous costs would make a comprehensive statewide effort appear to be unreasonable. The total cost of relocating existing overhead electric, telephone and cable television lines underground could approach \$94 billion.

The study, directed by the 2004 Virginia General Assembly (HJR153), addressed the feasibility of locating existing and new lines underground, the costs of doing so, and the options for funding those costs. The legislative study resolution was adopted partly in response to damage caused to existing overhead utility lines by Hurricane Isabel in September 2003.

A utility distribution system consists of the wires and equipment that deliver electricity or telecommunications services to consumers. In Virginia, there are 96,830 miles of overhead electric distribution lines owned by investor-owned utilities and electric cooperatives serving 3.1 million customers. There are 46,000 miles of overhead lines owned by telecommunications providers serving 4.5 million customers.

The SCC study found that the primary advantages of underground utility lines are aesthetics and overall improved reliability. Underground circuits eliminate the need for most tree trimming maintenance, eliminate vehicular crashes with utility poles, reduce some electrical hazards, and nearly eliminate the need for extensive restoration efforts after major storms.

However, the SCC report states that the wholesale replacement of overhead utility distribution lines would be prohibitively expensive for local and state governments, utilities, and ultimately consumers who would pay the costs, either directly or indirectly, in the form of prices, taxes, or utility rates.

The direct costs alone for placing electric utility lines underground is estimated at \$83.3 billion. This equates to approximately \$800,000 per mile of overhead line with an average cost per customer of \$27,000. The estimated cost for replacing overhead telecommunications lines is \$10.6 billion. The average cost per mile would be \$230,000, and the cost per customer would be

(MORE)

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\$2,400. However, the SCC notes that cost estimates provided by the utilities are based on simplifying assumptions as opposed to detailed engineering studies; therefore, actual costs could vary significantly from such projections.

In public comments received by the SCC for the study, residential customers overwhelmingly favored placing utilities underground. But in follow-up questions, these same customers generally indicated they were not willing to pay enough to fully fund the work.

The SCC concluded that a major relocation initiative could take decades to complete and encounter complications from conflicts with other existing underground utilities. Attaining new easements for utilities could involve significant time, negotiations with property owners and potential legal proceedings.

The study found that many electric utilities nationwide, and in Virginia, put much of their new distribution lines underground in residential developments, which costs substantially less than converting overhead lines to underground. A few utilities in other states are very slowly converting existing overhead distribution facilities to underground in some localities.

In 2003, Virginia's largest electric utility Dominion Virginia Power installed approximately 96 percent of its new residential services underground. Appalachian Power installed nearly 70 percent of its new residential services underground, and Delmarva Power & Light installed 50 percent of its new residential services underground. Allegheny Power installed approximately 85 percent of its suburban and 50 percent of rural residential services underground. The exception was Old Dominion Power, which serves a mountainous area of southwest Virginia. Old Dominion placed 13 percent of its rural residential services and eight percent of its suburban residential services underground.

In the preparation of the study, the SCC invited the participation of interested parties, including local governments, utility companies, industry groups, and consumer organizations. It was the general consensus of this group that decisions concerning the placement of lines underground can be implemented most effectively at the local level. The SCC concluded localities would be able to judge each individual project on its merits and based on local citizens' values and willingness to pay. Localities would be in the best position to determine the most appropriate funding of such projects, coordinate work among utilities, and classify projects in a way that affords favorable tax and tariff treatment.

The full report is available on the SCC's website at <http://www.scc.virginia.gov/caseinfo/reports.htm>.

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(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

Ken Schrad
Director

Angela P. Bowser
Assistant Director

State Corporation Commission
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

www.scc.virginia.gov

05-03

NEWS RELEASE

Contact: **Andy Farmer**
(804) 371-9141; andy.farmer@scc.virginia.gov

FOR IMMEDIATE RELEASE

January 11, 2005

SCC APPROVES REDUCED ATMOS ENERGY GAS RATE INCREASE

RICHMOND – The State Corporation Commission (SCC) has approved a reduced rate increase request by Atmos Energy Corporation. The SCC's final order means customers will be receiving refunds, with interest.

Atmos Energy customers have been paying higher natural gas rates since July 27, 2004. That is when the requested increase was allowed to go into effect on an interim basis pending an SCC decision.

The SCC's final order issued on January 7, 2005, allows Atmos Energy to collect an additional \$371,735 in annual operating revenue, and increase of 0.83 percent. For the average residential customer, the impact on the monthly bill is about 60 cents.

The company originally sought an increase of \$949,111, or 2.13 percent. Upon a thorough review of the request, the company, SCC staff, and the Division of Consumer Counsel of the Office of Attorney General reached an agreement to lower the request by \$577,376.

Atmos Energy was directed to recalculate all bills issued since July 27, 2004. In cases where the application of the new rates results in a reduced bill for a customer, the company will refund the difference with interest.

Atmos Energy Corporation serves 22,500 residential, commercial and industrial customers in several southwest Virginia communities including Abingdon, Bristol, Glade Springs, Meadowview, Chilhowie, Marion, Christiansburg, Blacksburg, Dublin, Pulaski, and Radford.

Case Number **PUE-2003-00507**

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Ken Schrad
Director



(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

Angela P. Bowser
Assistant Director

State Corporation Commission
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

www.scc.virginia.gov

05-04

NEWS RELEASE

Contact: **Katha Treanor**
(804) 371-9141; katha.treanor@scc.virginia.gov

FOR IMMEDIATE RELEASE
January 13, 2005

**SCC's BUREAU OF INSURANCE ENCOURAGES VIRGINIANS TO
"GET SMART" ABOUT THEIR INSURANCE COVERAGE**

RICHMOND – Rising premiums and a rash of devastating natural disasters in recent years continue to keep insurance in the forefront of the public consciousness in Virginia and elsewhere. Unfortunately, some consumers realize too late that they do not have the insurance coverage they need. Others are left holding the bag when they find they have not purchased legitimate insurance products.

Insurance can provide a valuable safety net when disaster strikes. For many Americans, a large chunk of their household budget goes toward ensuring that they are protected financially should a crisis arise. Despite this fact, Americans still do not know enough about their own insurance policies.

The State Corporation Commission's Bureau of Insurance reminds Virginians that knowledge is their best policy when it comes to getting the most out of insurance coverage. "For many Virginia households, insurance is one of the biggest expenditures each year," said Virginia Insurance Commissioner Alfred W. Gross. "You need to know what you are getting for your money. Failure to do so may prove costly."

Although most Americans (72 percent) believe they have about the right amount of insurance coverage, only 33 percent say they understand the details of the coverage "very well," according to a recent survey by the National Association of Insurance Commissioners (NAIC).

In an effort to help Americans become more savvy insurance consumers, the SCC's Bureau of Insurance, NAIC and state insurance departments throughout the country have teamed up for the fourth annual Get Smart About Insurance Week January 24-28, 2005. Virginians with questions or concerns about their insurance coverage are encouraged to contact the Bureau toll-free at 1-877-310-6560 or in Richmond at (804) 371-9741, or visit its website at www.scc.virginia.gov/division/boi. They may also call the Get Smart hotline at 1-866-SMARTWEEK or visit www.naic.org/gsw to request a free brochure and get information about what to expect from insurance coverage and how to confirm whether a policy is legitimate.

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“Many people are content to have insurance, but they do not necessarily understand the details of their policies. That lack of knowledge sometimes leads to too much or too little coverage, or even worse, fake policies,” Gross said.

“The time to get smart about your insurance is now,” he said. “Too often, people buy an insurance policy and then forget about it or they do not make any changes to it over the years until it is too late.” He urges Virginians to schedule a yearly insurance checkup to review their coverage and adjust it, if necessary, to reflect their changing needs.

When looking for insurance coverage, Gross encourages Virginians to determine what kind of insurance coverage they need **before** they begin to shop around. He cautions against falling victim to scams involving bogus insurance products and companies in the quest for affordable coverage. “Make sure you are purchasing legitimate insurance products from licensed insurance companies. The SCC’s Bureau of Insurance is here to give consumers information to help them ensure that their families are properly and legitimately covered,” he said.

The Bureau of Insurance offers the following reminders:

- Shop around and select insurance agents and carriers with care. **Stop, Call, and Confirm before** buying any policy, in order to avoid an insurance scam. Deal only with insurance agents and companies that are licensed by the Bureau of Insurance to sell insurance in Virginia.
- Call the Bureau of Insurance or visit its website for free tips and up-to-date information prior to purchasing health, life, auto, home, or other insurance coverage.
- Schedule a routine “check-up” with your insurance providers at least once a year.
- Inquire about the cost benefit of opting for higher deductibles.
- Ask specifically about discounts for good driving records, good health, good grades, special education, or training.
- Shop around for identical products and services. Not every company charges the same rate.
- Remember an insurance policy is a legal document. Read it carefully.

“Virginians want the peace of mind that comes from knowing they have the insurance coverage they need, when they need it,” Gross said. “Whether you think you have too much or too little coverage, have questions about the different kinds of insurance, or believe you have been treated unfairly when shopping for insurance, the Bureau stands ready to help.”

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Ken Schrad
Director



(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

Angela P. Bowser
Assistant Director

State Corporation Commission
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

www.scc.virginia.gov

05-05

NEWS RELEASE

Contact: **Ken Schrad**
(804) 371-9141; ken.schrad@scc.virginia.gov

FOR IMMEDIATE RELEASE
January 21, 2005

SCC ORDERS INVESTIGATION OF VERIZON DIRECTORY ERRORS

RICHMOND – The State Corporation Commission (SCC) has directed its staff to investigate the significant ongoing incidences of errors and omissions that have occurred in the white pages of Verizon telephone directories. During 2004, directory listing problems occurred in the Hampton Roads, Richmond, Roanoke, and Northern Virginia telephone books that have been the source of complaints to the SCC.

In its order, the Commission said, “We are concerned that these problems, the effects of which are costly to both the public and to Verizon, be adequately addressed.”

The SCC’s Division of Communications has been conducting an ongoing, informal investigation to resolve and reverse the increasing trend of errors and omissions contained in Verizon directories. In directing the formal investigation, the Commission wrote, “Corrective actions promised by Verizon as the result of ongoing informal discussions with the staff have not, apparently, resulted in sufficient improvements in the quality of white page directory listings.”

The Commission is requiring the SCC staff to investigate and review the directory listing processes of Verizon and its affiliates from the time listings are established until the listings are published in directories. A staff report will be prepared that contains its findings and recommendations for eliminating such problems.

As part of the SCC investigation, the public is invited to comment on the quality of Verizon’s white page directory listings. Comments may be submitted in writing or electronically via the SCC website. All comments are due by March 25, 2005.

Written comments should be addressed to the Clerk of the Commission, c/o Document Control Center, P.O. Box 2118, Richmond, VA 23218. All correspondence must refer to case number PUC-2005-00007. Electronic submissions are possible by following the instructions found under the category for public notices on the SCC’s case information web page at: www.scc.virginia.gov/caseinfo/notice.htm

Case number PUC-2005-00007

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Ken Schrad
Director



(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

Angela P. Bowser
Assistant Director

State Corporation Commission
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

www.scc.virginia.gov

05-06

NEWS RELEASE

Contact: **Katha Treanor**
(804) 371-9141; katha.treanor@scc.virginia.gov

FOR IMMEDIATE RELEASE
January 28, 2005

SCC OFFERS NATIONAL CONSUMER PROTECTION WEEK REMINDERS

RICHMOND – Every day, Virginians engage in transactions that reveal bits of their personal information – their bank and credit card numbers, Social Security number, birth date, name, address, phone number, or even income. They do it when writing a check for groceries, applying for a loan, charging merchandise, filing an insurance claim, or mailing their tax returns. Those transactions may occur in person, over the telephone, or online.

“Enhanced technology has made it easier than ever to compile and share detailed personal information about individuals,” said Ron Thomas, director of the State Corporation Commission’s (SCC) Division of Securities and Retail Franchising. “If this sensitive information falls into the wrong hands, it can be a recipe for financial disaster.”

Identity theft occurs when someone steals your personal information and uses it to commit fraud. This can include opening new charge accounts, borrowing money, gaining access to your bank accounts, or making unauthorized purchases in your name. It is one of the fastest growing crimes in the United States with an estimated 500,000 to 700,000 victims each year, according to the Federal Bureau of Investigation and Federal Trade Commission.

Anyone can be a victim of identity theft, which can wreak havoc on your finances, your credit and your reputation. Often victims do not realize their identity has been stolen until it is too late. By then, collection agencies are pursuing them or they are denied credit because of unpaid debts the criminals have accumulated in their name. “Victims may spend months or years untangling the mess caused by identity thieves and restoring their credit record and financial health,” Thomas said. In the meantime, they may have difficulty obtaining loans, writing checks, renting a home or apartment or even finding a job.

Although consumers cannot eliminate the possibility that their personal information will be misused, they can reduce their risk of becoming a victim. The SCC has teamed up with the Federal Trade Commission, the Consumer Federation of America, the U.S. Postal Service, and other federal, state, and local organizations to educate consumers about protecting their personal information during the seventh annual National Consumer Protection Week February 6-12, 2005. This year’s theme, “Identity Theft: When Fact Becomes Fiction,” focuses on minimizing the risk

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of identity theft and taking fast action to limit any harm, should an identity thief strike.

"Our goal is to help consumers safeguard the privacy of their personal information," said Alfred W. Gross, Virginia Commissioner of Insurance. In the case of insurance, each time a patient sees a doctor, is admitted to a hospital, goes to a pharmacist, or submits a claim to a health plan, a record is made of his or her confidential health information. "Patients often share sensitive information with their medical service providers, but that information may not always stay in the doctor's office," Gross warned. Increasingly, health information is being stored and transmitted in an electronic format, making it easier than ever to share it with others for a variety of purposes. Gross encourages consumers to find out how this information is stored and used, and who has access to it.

"Everyone should know how to protect their personal information. Keeping track of your credit, safeguarding your wallet, and putting strong passwords on your bank, credit card and phone accounts can help consumers minimize their risk of identity theft," said E.J. Face, Jr., Virginia Commissioner of Financial Institutions. He offers the following tips:

- Protect your personal information including Social Security number, credit and debit card numbers, birth date, personal identification numbers and passwords. Never provide personal information in response to unsolicited phone calls, faxes, letters, or e-mails. Don't fall victim to "phishing" scams which lure the unsuspecting through e-mail or pop-up messages claiming to be from a legitimate organization or government agency.
- Be very careful about providing personal information over the Internet unless the website you are visiting contains certain security features.
- Remove Social Security numbers from personal checks.
- Shred old bank account statements and tax returns, old paid bills, and any other materials containing personal information before discarding them.
- Check your bank account statements and credit card bills each month and report anything suspicious – such as a missing payment or an unauthorized withdrawal - to your financial institution immediately.
- Check your credit report regularly. Beware of "free credit report" services.

Consumers may call the SCC toll-free (in Virginia) at 1-800-552-7945 or in Richmond at (804) 371-9967 regarding matters involving securities, insurance, or financial institutions. Information is also available on the SCC's website at <http://www.scc.virginia.gov/index.html>. Consumer fraud complaints are also handled by the Office of the Attorney General at (804) 786-2071 and the Office of Consumer Affairs within the Virginia Department of Agriculture and Consumer Services at 1-800-552-9963 (toll-free in Virginia) or in Richmond at (804) 786-2042.

For more information about protecting your privacy, visit the National Consumer Protection Week website at <http://www.consumer.gov/ncpw/index.html>.

Commonwealth of Virginia

Ken Schrad
Director



(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

Angela P. Bowser
Assistant Director

State Corporation Commission
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

www.scc.virginia.gov

05-07

NEWS RELEASE

Contact: **Andy Farmer**
(804) 371-9141; andy.farmer@scc.virginia.gov

FOR IMMEDIATE RELEASE
January 28, 2005

**SCC SEEKS PUBLIC COMMENTS ON A PROPOSAL TO BUILD
ELECTRIC TRANSMISSION LINE IN PORTSMOUTH AND NORFOLK**

RICHMOND – The State Corporation Commission (SCC) is asking for public comments on a proposal by Dominion Virginia Power to construct a new 230 kV transmission line in Portsmouth and Norfolk.

The planned transmission line would extend 6.8 miles between the Churchland substation in Portsmouth and the Sewells Point substation in Norfolk. A 1.6-mile portion of the new transmission line would be placed under the Elizabeth River. The rest of the line would occupy vacant circuit positions on existing overhead transmission line structures owned by Dominion Virginia Power in Portsmouth and Norfolk. The estimated cost of the project is \$20 million.

Dominion Virginia Power's application and accompanying materials may be viewed during regular business hours at the SCC's Document Control Center, First Floor, Tyler Building, 1300 East Main Street, Richmond. Interested persons may also access unofficial copies of the application through the SCC's Docket Search portal at <http://www.scc.virginia.gov/caseinfo.htm>.

Written comments or requests for a hearing on the application must be submitted by March 21, 2005. All correspondence should be sent to the Clerk of the State Corporation Commission, Document Control Center, P.O. Box 2118, Richmond, Virginia 23218-2118, and refer to case number PUE-2004-00139. Interested persons desiring to submit comments electronically may do so by following the instructions available at the SCC's website: <http://www.scc.virginia.gov/caseinfo/notice.aspx>.

Case Number **PUE-2004-00139**

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Commonwealth of Virginia

Ken Schrad
Director



(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

Angela P. Bowser
Assistant Director

State Corporation Commission
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

www.scc.virginia.gov

05-08

NEWS RELEASE

Contact: **Ken Schrad**
(804) 371-9141; ken.schrad@scc.virginia.gov

FOR IMMEDIATE RELEASE
January 31, 2005

MILLER IS SCC CHAIRMAN

RICHMOND – **Clinton Miller** has been elected to serve as chairman of the State Corporation Commission (SCC) for a one-year term effective February 1, 2005.

Miller succeeds **Theodore V. Morrison, Jr.**, in the annual rotation of the chairmanship among the SCC's three commissioners. **Mark C. Christie** is the third member of the Commission.

This will be the fourth time Miller has served as chairman (1998, 2001, 2002 and 2005). He has been a member of the Commission since 1996.

The SCC is an independent department of state government that employs more than 600 people.

The SCC's authority encompasses public utilities, insurance, state-chartered financial institutions, securities, retail franchising, and utility and railroad safety. It is the state's central filing office for corporations, limited liability companies, limited partnerships, registered limited liability partnerships, general partnerships, business trusts, and Uniform Commercial Code financing statements and federal tax liens.

MISC

Commonwealth of Virginia

Ken Schrad
Director



(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

Angela P. Bowser
Assistant Director

State Corporation Commission
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

www.scc.virginia.gov

05-09

NEWS RELEASE

Contact: **Ken Schrad**
(804) 371-9141; ken.schrad@scc.virginia.gov

FOR IMMEDIATE RELEASE
February 9, 2005

**SCC DIRECTS VERIZON TO REDUCE
INTRASTATE LONG DISTANCE ACCESS CHARGES**

RICHMOND - The State Corporation Commission (SCC) has determined that the new competitive telecommunications market no longer supports the tradition of subsidizing Verizon's local phone rates with revenue the company collects from long distance carriers. As such, Virginia's largest telephone company has been directed to reduce long-distance access charges by August 1, 2005, and again on February 1, 2006.

Access charges are the prices long distance companies pay to Verizon to connect long distance calls to its customers. A portion of these charges have always been designed to provide a subsidy to local exchange service rates. The lowering of access charges should provide long distance carriers an opportunity to advance their competitive offerings.

The Commission was guided, in part, by a new Virginia law that became effective July 1, 2004. The Commission found that "reducing the subsidies built into access charges is consistent with...the local competition policy."

The SCC order results from an investigation of the proper level of intrastate access charges for Verizon Virginia and Verizon South requested by AT&T Communications of Virginia. The Commission last looked at intrastate access charges for the Verizon companies in 2000. As part of the settlements reached in those cases, access charges were reduced in 2001 and a methodology was developed so that access charges would continue to be reduced annually through January 1, 2005.

As a result of alternatives, such as wireless services, long distance calling minutes have been drastically declining. Consequently, the Verizon companies are not receiving as much revenue as anticipated and long distance companies have not seen per minute access charges drop as envisioned by the settlements.

Case number PUC-2003-00091

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Commonwealth of Virginia

Ken Schrad
Director



(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

Angela P. Bowser
Assistant Director

State Corporation Commission
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

www.scc.virginia.gov

05-10

NEWS RELEASE

Contact: **Ken Schrad**
(804) 371-9141; ken.schrad@scc.virginia.gov

FOR IMMEDIATE RELEASE

February 15, 2005

**SCC APPROVES SPRINT/CENTEL PLAN
TO RESTRUCTURE LOCAL PHONE RATES**

RICHMOND – The State Corporation Commission (SCC) has approved Central Telephone Company of Virginia's (Sprint/Centel) plan to restructure local phone rates.

The restructuring plan is designed not to generate additional revenue for the company. The plan does remove some charges, increases others, and eliminates some currently offered services. The overall effect of the restructuring is a slight decrease in Sprint/Centel's operating revenue.

The company's plan eliminates all distance-related zone charges. These non-optional charges have been assessed to customers who live in the farther reaches of a telephone exchange. They were put in place many years ago to reflect the cost of extending service to more distant customers. The source of customer complaints, zone charges have become increasingly difficult for Sprint/Centel to administer.

These mileage charges range from \$3.50 to \$6.20 per month. The Commission agreed that eliminating them is in the public interest. Sprint/Centel is one of the few remaining Virginia telephone companies with such charges.

In order to make up for revenue lost by eliminating zone charges, the company will increase certain basic and bundled services as well as optional features like caller identification (Caller ID) and call waiting. The company will also eliminate party-line services, multi-feature discounts, and the 10 percent discount it offers to senior citizen customers.

The Commission is requiring Sprint/Centel to provide notice to its senior citizen discount customers of the availability of its Virginia Universal Service (Lifeline) Plan. Lifeline service, which reduces or eliminates certain local phone charges, is available to Virginia Medicaid and food stamp recipients.

The Commission also directed Sprint/Centel to file supplemental information with the SCC 90 days after the restructured rates have been in effect for one year. The informational filing will allow an actual check of whether the rate restructuring has been revenue neutral.

Case number PUC-2004-00069

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Commonwealth of Virginia

Ken Schrad
Director



(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

Angela P. Bowser
Assistant Director

State Corporation Commission
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

www.scc.virginia.gov

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NEWS RELEASE

Contact: **Andy Farmer**
(804) 371-9141; andy.farmer@scc.virginia.gov

FOR IMMEDIATE RELEASE
February 16, 2005

SCC ALLOWS INTERIM RATE INCREASE FOR CRAIG-BOTETOURT ELECTRIC COOPERATIVE; SETS HEARING FOR JULY 2005

RICHMOND – Craig-Botetourt Electric Cooperative will impose a 24.35 percent interim rate increase on April, 15 2005. The State Corporation Commission (SCC) has scheduled a public hearing for July 26, 2005, to receive comments on the request that will increase the cooperative's annual revenue by \$954,603.

Craig-Botetourt filed an application seeking an increase in its electric rates on February 1, 2005. By law, interim rates, based on the cooperative's request, are temporary and subject to refund with interest pending the SCC's final decision.

The cooperative states that it is requesting the rate increase based on higher operating expenses, costs due to electric utility restructuring, and costs relative to a new power supply agreement with American Electric Power. A typical residential customer using 1,000 kilowatt hours of electricity per month would see their monthly bill increase from \$89.17 to \$111.11.

The last rate increase for Craig-Botetourt was in 1992. The cooperative provides electric service to approximately 6,200 customers in Alleghany, Botetourt, Giles, Montgomery, and Roanoke counties.

A public hearing on the request is scheduled for 10 a.m. on Tuesday, July 26, 2005. It will be held in the Commission's second floor courtroom located in the Tyler Building, 1300 East Main Street, in downtown Richmond. Any person wishing to comment at the hearing should arrive early and notify the SCC bailiff.

Written comments on the proposal must be submitted by April 29, 2005. All correspondence should be sent to the Clerk of the State Corporation Commission, Document Control Center, P.O. Box 2118, Richmond, VA 23218, and refer to case number PUE-2005-00012. Interested persons desiring to submit comments electronically may do so by following the instructions available at the SCC website: <http://www.scc.virginia.gov/caseinfo/notice.htm>.

Case Number PUE-2005-00012

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Commonwealth of Virginia

Ken Schrad
Director



(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

Angela P. Bowser
Assistant Director

State Corporation Commission
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

www.scc.virginia.gov

05-12

NEWS RELEASE

Contact: **Katha Treanor**
(804) 371-9141; katha.treanor@scc.virginia.gov

FOR IMMEDIATE RELEASE

February 16, 2005

**SCC SEEKS COMMENT ON PROPOSED REGULATIONS REGARDING
MORTGAGE LENDERS AND MORTGAGE BROKERS**

RICHMOND – The State Corporation Commission (SCC) is seeking comment on proposed regulations regarding mortgage lenders and mortgage brokers. The regulations are designed to strengthen consumer protections and clarify Virginia law governing these companies.

The proposed regulations define various terms, establish guidelines and recordkeeping requirements for advertisements used by mortgage lenders and brokers, impose disclosure requirements in connection with advertisements, and prohibit mortgage lenders and brokers from using advertisements that contain certain statements.

The Mortgage Lender and Broker Act governs the licensing and activities of mortgage lenders and brokers in Virginia. It prohibits certain “predatory practices” by these companies and requires the SCC to conduct examinations of mortgage lenders and brokers.

There are 156 mortgage lenders, 1,186 mortgage brokers, and 441 mortgage lender/brokers licensed to do business in Virginia as of February 15, 2005.

Under the proposed regulations, mortgage lenders and brokers would be prohibited from informing a consumer that he or she has been “approved” or “preapproved” for a mortgage loan unless a mortgage lender has issued a written commitment based on a comprehensive analysis of that consumer’s creditworthiness.

The proposed regulations also define what constitutes a “subsidiary” or “affiliate” for licensing purposes, and supplement existing written reporting requirements for Virginia-licensed mortgage lenders and brokers. They augment existing regulations regarding lock-in agreements and how mortgage licensees are permitted to conduct business in Virginia.

Written comments or requests for a hearing on the SCC’s proposed regulations must be submitted by April 15, 2005. Requests for hearing must state why a hearing is necessary and

(more)

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why the issues cannot be adequately addressed in written comments. All correspondence should be sent to the Clerk of the State Corporation Commission, Document Control Center, P. O. Box 2118, Richmond, VA 23218, and refer to case number BFI-2005-00012. Interested persons desiring to submit comments electronically may do so by following the instructions available at the SCC's website at <http://www.scc.virginia.gov/caseinfo/notice.aspx>.

A copy of the SCC's February 11, 2005, order and proposed regulations are available on its website at <http://www.scc.virginia.gov> or, upon written request, through the Clerk's Office.

For more information about mortgage lending or to find out if a particular mortgage lender or broker is licensed in Virginia, call the SCC's Bureau of Financial Institutions in Richmond at (804) 371-9657 or toll-free (in Virginia only) at 1-800-552-7945 or visit its website at <http://www.scc.virginia.gov/division/banking/index.htm>.

Case # BFI-2005-00012

Commonwealth of Virginia

Ken Schrad
Director



(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

Angela P. Bowser
Assistant Director

State Corporation Commission
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

www.scc.virginia.gov

05-13

NEWS RELEASE

Contact: **Andy Farmer**
(804) 371-9141; andy.farmer@scc.virginia.gov

FOR IMMEDIATE RELEASE

March 1, 2005

**SCC SEEKS PUBLIC COMMENTS ON PROPOSED CHANGES TO
LOCAL TELEPHONE SERVICE DISCONNECTION RULES**

RICHMOND – The State Corporation Commission (SCC) is seeking public comments on an industry proposal to modify the rules governing the disconnection of local exchange telephone service for non-payment of charges.

The proposal comes from the Virginia Telecommunications Industry Association (VTIA). The trade group states the Commission's regulations, adopted in 1999, should be revised as a remedy against customers who allegedly "game" the system and avoid paying legitimate charges.

VTIA has asked for three specific changes to the rules. The first revision would allow toll blocking for non-payment of long distance services. VTIA says a customer who does not pay for long distance provided as part of a bundled service or through a traditional arrangement with an interexchange carrier should not be allowed to hop from carrier to carrier leaving unpaid long distance bills.

The second change would exempt bundles or packages of services from the disconnection rules. The third revision would permit the disconnection of local exchange services for failure to pay charges associated with those services (such as the subscriber line charge and the universal service fee) other than taxes and fees collected for local, state, or federal governments.

VTIA's application and accompanying materials may be viewed during regular business hours at the SCC's Document Control Center, First Floor, Tyler Building, 1300 East Main Street, Richmond. Interested persons may also access the application through the SCC's Docket Search portal at <http://www.scc.virginia.gov/caseinfo.htm>.

Written comments on the application must be submitted by May 13, 2005. All correspondence should be sent to the Clerk of the State Corporation Commission, Document Control Center, P.O. Box 2118, Richmond, Virginia 23218-2118, and refer to case number PUC-2004-00162. Interested persons also may submit comments electronically may by following the instructions available at the SCC's website: <http://www.scc.virginia.gov/caseinfo/notice.aspx>.
Case Number **PUC-2004-00162**

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Commonwealth of Virginia

Ken Schrad
Director



(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

Angela P. Bowser
Assistant Director

State Corporation Commission
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

www.scc.virginia.gov

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NEWS RELEASE

Contact: **Andy Farmer**
(804) 371-9141; andy.farmer@scc.virginia.gov

FOR IMMEDIATE RELEASE

March 9, 2005

**SCC ALLOWS INTERIM FUEL RATE INCREASE FOR KENTUCKY UTILITIES;
SETS HEARING FOR APRIL 2005**

RICHMOND – Kentucky Utilities Company will impose a 12.2 percent interim fuel rate increase on April 1, 2005. The State Corporation Commission (SCC) has scheduled a public hearing for April 21, 2005, to receive comments on the request that will increase the company's annual revenue by \$3 million.

Kentucky Utilities, doing business as Old Dominion Power Company in Virginia, filed an application seeking an increase in its electric rates on February 14, 2005. By law, interim rates, based on the company's request, are temporary and subject to refund with interest pending the SCC's final decision.

The company says the fuel rate adjustment is necessary because of an under-recovery of past fuel costs to generate electricity and to meet the rise in the projected costs of fuel through March 2006. Kentucky Utilities is seeking to raise its current fuel factor from 1.794 cents per kilowatt hour (kWh) to 2.013¢/kWh. A typical residential customer using 1,000 kilowatt hours of electricity per month would see their monthly bill increase by \$2.19.

The company is a wholly-owned subsidiary of LG&E Energy LLC and provides electric service to approximately 30,000 customers in Wise, Lee, Russell, Scott, and Dickinson counties.

A public hearing on the request is scheduled for 10 a.m. on Thursday, April 21, 2005. It will be held in the Commission's second floor courtroom located in the Tyler Building, 1300 East Main Street, in downtown Richmond. Any person wishing to comment at the hearing should arrive early and notify the SCC bailiff.

Written comments on the proposal must be submitted by April 7, 2005. All correspondence should be sent to the Clerk of the State Corporation Commission, Document Control Center, P.O. Box 2118, Richmond, VA 23218, and refer to case number PUE-2005-00013. Interested persons desiring to submit comments electronically may do so by following the instructions available at the SCC website: <http://www.scc.virginia.gov/caseinfo/notice.aspx>.

Case Number PUE-2005-00013

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Commonwealth of Virginia

Ken Schrad
Director



(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

Angela P. Bowser
Assistant Director

State Corporation Commission
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

www.scc.virginia.gov

05-15

NEWS RELEASE

Contact: **Katha Treanor**
(804) 371-9141; katha.treanor@scc.virginia.gov

FOR IMMEDIATE RELEASE

March 10, 2005

**VIRGINIANS MAY RECOVER SOME LOSSES FROM FRAUDULENT
KENNSINGTON HOLDING CORPORATION INVESTMENTS**

RICHMOND – Virginians who purchased bogus investment products issued by Kennsington Holding Corporation may be eligible to recover some of their losses following recent action by the U.S. Securities and Exchange Commission (SEC).

The SEC filed fraud charges in U.S. District Court in Texas in December 2004 alleging that four individuals, through several different entities, including Kennsington Holding Corporation, raised at least \$6 million from Texas investors by selling fraudulent securities there.

The SEC complaint alleges that the defendants deceived investors by promising to generate investment returns through the development of real estate in Texas, Virginia and South Carolina. According to the SEC complaint, the defendants spent little, if any, of the investors' money to develop land, and instead used it to keep the scheme going while living extravagant lifestyles and diverting money into other companies they controlled. The U.S. District Court in Texas has frozen certain assets belonging to two of the defendants in that case. It has also appointed a receiver for Kennsington Holding Corporation and the other companies named in the suit.

In Virginia, representatives of an unregistered securities broker called Charterhouse Group, Ltd. offered and sold more than \$9.5 million worth of illegal investments in the form of notes and investment contracts to unsuspecting consumers in Virginia and 10 other states. Some of the investment products that the Roanoke-based Charterhouse sold included investment contracts issued by Kennsington Holding Corporation.

Approximately 100 investors, mostly from the Roanoke area, purchased investment products through Charterhouse. Some of these investors received little or no information about the officers or the companies issuing the notes, and many were led to believe their investment was secure and there was little or no risk involved.

In 2001, the Virginia State Corporation Commission (SCC) found Charterhouse Group Ltd. guilty of violations of the Virginia Securities Act. The SCC fined Charterhouse \$1,840,000 and

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SCC

permanently barred the company from ever transacting business as a securities broker in Virginia. The Commission also levied monetary penalties and other sanctions against several of the company's representatives.

Funds recovered by the court-appointed receiver from the assets of Kennington Holding Corporation and one of its principals, Jules Bernard Fleder of California, will be distributed to investors, including those Virginians who purchased investment products issued by Kennington Holding Corporation and offered through Charterhouse Group.

For more information, Virginia investors may call the receiver at (214) 740-5121 or contact the SCC's Division of Securities and Retail Franchising in Richmond at (804) 371-9051, toll-free (in Virginia) at 1-800-552-7945, or by e-mail at SEC_General@scc.virginia.gov.

Commonwealth of Virginia

Ken Schrad
Director



(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

Angela P. Bowser
Assistant Director

State Corporation Commission
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

www.scc.virginia.gov

05-16

NEWS RELEASE

Contact: **Andy Farmer**
(804) 371-9141; andy.farmer@scc.virginia.gov

FOR IMMEDIATE RELEASE

March 15, 2005

SCC SEEKS PUBLIC COMMENTS ON PROPOSED MERGER OF SBC AND AT&T

RICHMOND – The State Corporation Commission (SCC) is inviting public comments on the proposed merger of SBC Communications, Inc. and AT&T Corp.

Under the proposed transaction announced January 30, 2005, AT&T will be merged into a wholly owned subsidiary of SBC and retain the name “AT&T Corp.” AT&T is currently the holding company parent of two companies subject to regulation by the SCC, AT&T Communications of Virginia, LLC and TCG Virginia, Inc.

On February 29, 2005, SBC, AT&T, and AT&T’s two subsidiaries in Virginia filed a joint petition with the Commission requesting approval of the merger.

The joint petition and accompanying materials may be viewed during regular business hours at the SCC’s Document Control Center, First Floor, Tyler Building, 1300 East Main Street, Richmond. Interested persons may also access copies of the documents through the SCC’s Docket Search portal at <http://www.scc.virginia.gov/caseinfo.htm>.

Written comments or requests for a hearing on the joint petition must be submitted by April 19, 2005. All correspondence should be sent to the Clerk of the State Corporation Commission, Document Control Center, P.O. Box 2118, Richmond, VA 23218, and refer to case number PUC-2005-00035. Interested persons desiring to submit comments electronically may do so by following the instructions available at the SCC website: <http://www.scc.virginia.gov/caseinfo/notice.aspx>.

Case Number PUC-2005-00035

COMMONWEALTH OF VIRGINIA

Ken Schrad
Director



(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

Angela P. Bowser
Assistant Director

STATE CORPORATION COMMISSION
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

www.state.va.us/scc

* No Order Form *

05-17

NEWS RELEASE

Contact: **Andy Farmer**
(804) 371-9141; afarmer@scc.state.va.us

FOR IMMEDIATE RELEASE
March 16, 2004

SCC APPROVES FUEL RATE INCREASE FOR DELMARVA POWER & LIGHT

RICHMOND – The State Corporation Commission (SCC) has approved a 13 percent fuel rate increase request by Delmarva Power & Light Company.

The SCC's approval issued on March 16, 2005, allows Delmarva to collect an additional \$4.5 million in annual operating revenue by raising its fuel factor to 3.0699 cents per kilowatt hour (kWh), an increase of 1.0247¢/kWh.

Delmarva customers have been paying higher interim rates since January 1, 2005. That is when the requested increase was allowed to go into effect on an interim basis pending an SCC decision.

Delmarva said the increase was necessary to reflect increases in what the company must pay to purchase power from the wholesale electricity market. The company purchases almost all of the power it supplies to approximately 21,000 retail customers on Virginia's Eastern Shore.

Delmarva signed a new power purchase contract in October 2004 under which deliveries began on January 1. A company affiliate, Conectiv Energy Supply, Inc., submitted the winning bid to supply the power.

Case Number PUE-2004-00124

Commonwealth of Virginia

Ken Schrad
Director



(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

Angela P. Bowser
Assistant Director

State Corporation Commission
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

www.scc.virginia.gov

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NEWS RELEASE

Contact: **Katha Treanor**
(804) 371-9141; katha.treanor@scc.virginia.gov

FOR IMMEDIATE RELEASE
March 22, 2005

SCC WARNS VIRGINIANS ABOUT HIGH RISK AND FRAUDULENT INVESTMENTS

RICHMOND – Consumers face a dizzying array of investment opportunities. Although many are legitimate, some are not. The State Corporation Commission (SCC) urges Virginians to avoid falling victim to financial predators by investigating before you invest.

“Investors should keep their guard up anytime anyone offers an investment opportunity. It pays to remember that if an investment sounds too good to be true, it usually is,” said Ron Thomas, director of the SCC’s Division of Securities and Retail Franchising.

Investment choices available to consumers are becoming increasingly complex and confusing. Some may be ill-suited for a particular person’s investment goals. Others may be downright fraudulent. Investors lose billions of dollars to investment scams each year, and Virginians are no exception.

The SCC recently held an enforcement proceeding against Robert Heath Fox and Richmond-based Fox Development Group for allegedly selling unregistered securities in Virginia. The unregistered company solicited investments for real estate ventures through its internet website www.privateoffer.com. The Securities Division initiated the case after receiving complaints from investors in Virginia and elsewhere who had invested at least \$36,000 in promissory notes and other investment contracts through this company.

Thomas encourages Virginians to remain vigilant in the fight against investment fraud. “Con artists are constantly devising new ways to cheat investors out of their hard-earned money. Knowledge is your best defense against investment fraud,” he said. “Ask yourself if claims for the investment are realistic. Be very skeptical of investment offers promising high returns with little or no risk.”

Thomas urges consumers to be particularly wary of the following:

Ponzi Schemes. The premise is simple: pay early investors with money raised from later investors. The only people who make money are the promoters who set the Ponzi in motion.

(more)

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Promissory Notes. Empty promises can leave these notes worth less than the paper on which they are printed. These short-term debt instruments are often offered by little-known or nonexistent companies and promise high returns with little or no risk.

Senior Investment Fraud. Because of their access to a lifetime of savings, seniors continue to face investment fraud by con artists peddling unsecured promissory notes, viatical settlements and other investments that are either fraudulent or unsuitable for them based on their particular financial needs.

High-Yield Investment Schemes. Con artists lure investors with promises of triple-digit returns through “risk-free guaranteed high-yield instruments” or something equally deceptive.

Variable Annuity Sales Practices. Senior investors should beware of the high surrender fees and steep sales commissions agents often earn when they move investors into variable annuities. Returns on these investments are vulnerable to stock market volatility and their benefits – including tax deferral and death benefits – come with strings attached and additional costs.

Oil and Gas Scams. With oil topping \$50 a barrel and continued Middle East instability, regulators warn that con artists may renew schemes promising quick profits in oil and gas ventures.

Thomas also cautions Virginia investors to beware of internet fraud, unscrupulous brokers, unlicensed securities sellers, and con artists who use their victim’s religious or ethnic identity to gain their trust and steal their savings.

Before making any investment, Thomas urges consumers to make sure the seller and investment are properly licensed and registered in their state. In Virginia, consumers may contact the SCC’s Division of Securities and Retail Franchising to find out. “One phone call can save a lot of money and heartache,” Thomas said. “Make sure an investment opportunity meets your personal investment objectives. Ask lots of questions and get written information that fully explains the investment before you hand over your money,” he said.

For more information, call the SCC’s Division of Securities and Retail Franchising in Richmond at (804) 371-9051 or toll-free (in Virginia) at 1-800-552-7945. You may also visit the division’s website at www.scc.virginia.gov/division/srf or visit the North American Securities Administrators Association website at www.nasaa.org.

Commonwealth of Virginia

Ken Schrad
Director



(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

Angela P. Bowser
Assistant Director

State Corporation Commission
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

www.scc.virginia.gov

05-19

NEWS RELEASE

Contact: **Andy Farmer**
(804) 371-9141; andy.farmer@scc.virginia.gov

FOR IMMEDIATE RELEASE

April 15, 2005

**DOMINION VIRGINIA POWER FILES APPLICATION WITH SCC
FOR 230-KV TRANSMISSION LINE IN LOUDOUN COUNTY**

RICHMOND – Dominion Virginia Power has submitted an application to the State Corporation Commission (SCC) for a certificate of public convenience and necessity to build a 230-kilovolt transmission line between Pleasant View and Hamilton in western Loudoun County.

The SCC has assigned the case number PUE-2005-00018 to the application. In the coming weeks, the Commission will issue an order that details Dominion's public notification requirements, deadlines for public comments and a schedule for public hearings.

In the meantime, the public may view the application and related documents during regular business hours at the SCC's Document Control Center, First Floor, Tyler Building, 1300 East Main Street, Richmond. Interested persons may also access a copy of the application through the SCC's Docket Search portal at <http://www.scc.virginia.gov/caseinfo.htm>.

The SCC welcomes public input that adds to the record that the Commission relies on in its decision-making process. To ensure that public comments on the Dominion application are included as part of the proceeding, all written correspondence should be sent to the Clerk of the State Corporation Commission, Document Control Center, P.O. Box 2118, Richmond, VA 23218-2118, and refer to case number PUE-2005-00018.

To submit comments electronically, interested persons can access the appropriate form through the SCC's website at <http://www.scc.virginia.gov/caseinfo/notice.aspx>.

Case Number PUE-2005-00018

Commonwealth of Virginia

Ken Schrad
Director



(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

Angela P. Bowser
Assistant Director

State Corporation Commission
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

www.scc.virginia.gov

05-20

NEWS RELEASE

Contact: **Andy Farmer**
(804) 371-9141; andy.farmer@scc.virginia.gov

FOR IMMEDIATE RELEASE

April 19, 2005

**GOVERNOR WARNER ENCOURAGES VIRGINIANS TO “DIG WITH C.A.R.E.”
AND PREVENT UNDERGROUND UTILITY DAMAGE**

RICHMOND – Governor Mark R. Warner has recognized April as “Dig with **C.A.R.E.** Month” in Virginia to increase awareness of safe digging practices and the protection of vital underground utility lines from damage.

“Whether your project is big or small, always dig with **C.A.R.E.**,” said Governor Warner. “Damage to underground utility lines can cause far-reaching consequences such as death, injury, environmental damage, or economic losses.”

To encourage safe excavation in Virginia, the State Corporation Commission developed a comprehensive public education and awareness campaign in 2001 that asks Virginians to “Dig with **C.A.R.E.**, Keep Virginia Safe!” **C.A.R.E.** stands for **C**all Miss Utility at 1-800-552-7001 before you dig. **A**llow required time for marking. **R**espect the marks and **E**xcavate carefully.

Radio, newspaper and television advertising reinforce this message during the heaviest construction periods in Virginia from spring to fall. The SCC also coordinates an extensive year round damage prevention training program that instructed over 3,500 excavators in 2004.

The SCC’s damage prevention program combines enforcement, training and education to reduce injuries, property damage and service outages. It is coordinated with a partnership of interested stakeholders that includes excavators, utility companies, underground utility locators and notification centers.

The SCC’s Division of Utility and Railroad Safety offers a number of **C.A.R.E.** educational materials. A **C.A.R.E.** brochure and an Excavator’s Manual are available from the SCC website at www.scc.virginia.gov. Contact the division to request other educational material by calling the SCC’s toll-free number at 1-800-552-7945.

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Commonwealth of Virginia

Ken Schrad
Director



(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

Angela P. Bowser
Assistant Director

State Corporation Commission
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

www.scc.virginia.gov

05-21

NEWS RELEASE

Contact: **Andy Farmer**
(804) 371-9141; andy.farmer@scc.virginia.gov

FOR IMMEDIATE RELEASE

April 29, 2005

SCC APPROVES REDUCED ROANOKE GAS RATE INCREASE

RICHMOND – The State Corporation Commission (SCC) has approved a reduced rate increase request by Roanoke Gas Company. The SCC's final order means customers will be receiving refunds, with interest.

Roanoke Gas customers have been paying higher natural gas rates since October 23, 2004. That is when the requested increase was allowed to go into effect on an interim basis pending an SCC decision.

The SCC's final order issued on April 29, 2005, allows Roanoke Gas to collect an additional \$856,859 in annual operating revenue, an increase of 0.99 percent. For the average residential customer using 75 therms of natural gas in a month, his or her bill will increase by 85 cents.

The company originally sought an increase of \$1.13 million, or 1.31 percent. Upon a thorough review of the request, the company and SCC staff reached an agreement to lower the request by \$278,306.

Roanoke Gas was directed to recalculate all bills issued since October 23, 2004. In cases where the application of the new rates results in a reduced bill for a customer, the company will refund the difference with interest.

Roanoke Gas, a subsidiary of RGC Resources, Inc., serves more than 57,700 residential, commercial and industrial customers in the Roanoke and Bluefield areas.

Case Number **PUE-2004-00112**

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Commonwealth of Virginia

Ken Schrad
Director



(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

Angela P. Bowser
Assistant Director

State Corporation Commission
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

www.state.va.us/scc

NEWS RELEASE

05-22

Contact: **Katha Treanor**
(804) 371-9141; ktreanor@scc.state.va.us

FOR IMMEDIATE RELEASE
May 2, 2005

**SCC TO HOLD INVESTORS TOWN HALL MEETING
IN VIRGINIA BEACH ON MAY 10**

RICHMOND – Almost half of all U.S. households now rely on the stock market to achieve financial security. Whether you are saving for retirement, a new home, or your child's college education, it is important to know how to invest wisely and avoid financial fraud.

Now is your opportunity to talk to the experts during an Investors Town Hall Meeting on Tuesday, May 10. The State Corporation Commission's (SCC) Division of Securities and Retail Franchising is sponsoring this free event which will be held from 5 to 9 p.m. at the Holiday Inn Executive Center, 5655 Greenwich Road in Virginia Beach. The theme is "*Financial Literacy for Today's Times.*"

The program will feature Geraldine Walsh, deputy director of the Office of Investor Education and Assistance for the U.S. Securities & Exchange Commission. It will also include presentations by representatives from the National Association of Securities Dealers, the American Savings Education Council, the Securities Industry Association, the Investment Company Institute, the Certified Financial Planner Board of Standards, and the SCC's Bureau of Insurance.

In addition to a town meeting and question and answer session with Ms. Walsh, the event will include educational exhibits and seminars dealing with such topics as investing essentials, budgeting and saving, choosing a financial planner, understanding mutual funds, and managing your money in retirement. It is the second of four such meetings the SCC is planning throughout Virginia.

"We no longer have the simple comfort of passbook-savings of our childhoods. We must be armed with the knowledge to make retirement decisions in 401(k) programs, what costly investing mistakes to avoid, and how our senior population should invest," said Ron Thomas, director of the SCC's Securities Division. "Mutual funds, the overwhelming investment vehicle of choice in today's financial markets, must match our goals for retirement income, college education, or that place at the beach or mountains. But what questions should we ask before buying a mutual fund? Come to our Town Hall Meeting to find out," he said.

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Admission to this event is free, but reservations are required. For additional information or to register, call the SCC's Securities Division at (804) 371-9051 or send an e-mail to investoreducation@scc.virginia.gov. Information is also available on the SCC website at www.scc.virginia.gov/srf.

COMMONWEALTH OF VIRGINIA

Ken Schrad
Director



(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

Angela P. Bowser
Assistant Director

STATE CORPORATION COMMISSION
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

www.scc.virginia.gov

05-23

NEWS RELEASE

Contact: **Katha Treanor**
(804) 371-9141; katha.treanor@scc.virginia.gov

FOR IMMEDIATE RELEASE
May 2, 2005

**2005 VIRGINIA MEDICARE SUPPLEMENT INSURANCE
PREMIUM COMPARISON GUIDE AVAILABLE**

RICHMOND – Whether you are currently receiving Medicare benefits, or will soon be eligible for Medicare, or are helping your parents make decisions about their Medicare coverage, the *2005 Virginia Medicare Supplement Insurance Premium Comparison Guide* provides basic information you need to know about Medicare and private insurance plans designed to supplement Medicare.

The State Corporation Commission's (SCC) Bureau of Insurance developed the free publication to help consumers with comparison shopping for Medicare supplement insurance (also called Medigap) products. The guide contains prices charged by more than 30 companies writing Medicare supplement insurance in Virginia. It also includes the companies' telephone numbers, most of which are toll-free, and Internet website addresses at which these companies may be contacted.

Because Medicare supplement rates vary widely, the Bureau of Insurance recommends that consumers compare prices before making a decision. The *Premium Comparison Guide* helps to make this task much easier. Medigap insurance helps to fill the gaps in health care costs not paid for by traditional Medicare. To shop effectively for Medigap insurance, consumers need to understand the differences between available insurance products and realize the diversity of premiums and services offered by various insurers.

This year's *Premium Comparison Guide* does not include information pertaining to the new federal Medicare benefits for prescription drugs, but future guides will include this information. A fact sheet entitled, "The Facts About Medicare Prescription Drug Plans" will be included with each *Premium Comparison Guide*. For further information, you may contact Medicare at 1-800-MEDICARE or visit www.medicare.gov.

(more)

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There are 10 different supplemental insurance plans – A through J. Consumers can choose the benefit level that best suits their needs. There is a significant range in the premiums between plans and insurers. While price is an important consideration, consumers should also consider an insurer's stability, benefits and service. Comparison shopping can result in considerable cost savings, but the process can also help consumers evaluate what is important to them, thus ensuring that they get a policy with suitable benefits, from a company that has the most appropriate services for their needs.

Consumers can request free individual copies of the *Premium Comparison Guide* by calling the Bureau of Insurance toll-free at 1-877-310-6560 or in Richmond at (804) 371-9092. You may also visit the Bureau's website at www.scc.virginia.gov/division/boi. The website includes the current Medigap rates for the companies included in this publication, updated online as they are approved in Virginia. You will also find other valuable consumer information.

The Bureau of Insurance also offers free consumer outreach programs on a number of insurance topics. Speakers will talk to your group or organization on the insurance topic you choose, and will try to help answer any general questions you have about insurance. For more information, please refer to the above referenced phone numbers or contact the Bureau's Life and Health Insurance Outreach Coordinator, Olivia B. Claud at (804) 371-9389 or e-mail L&HOutreach@scc.virginia.gov.

COMMONWEALTH OF VIRGINIA

Ken Schrad
Director



(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

Angela P. Bowser
Assistant Director

STATE CORPORATION COMMISSION
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

www.scc.virginia.gov

05-24

NEWS RELEASE

Contact: **Andy Farmer** or **Ken Schrad**
(804) 371-9141; andy.farmer@scc.virginia.gov

FOR IMMEDIATE RELEASE
May 6, 2005

**SCC SETS HEARINGS ON A PROPOSAL TO BUILD HIGH-VOLTAGE
TRANSMISSION LINE IN LOUDOUN COUNTY;**
Specific instructions to be followed for filing public comments

RICHMOND – The State Corporation Commission (SCC) has scheduled public hearings in February 2006 to consider a proposal by Dominion Virginia Power (DVP) to construct a new 230-kilovolt transmission line in western Loudoun County.

Three public hearings over two days are scheduled in Leesburg. The first day is Wednesday February 8, 2006, with sessions beginning at 1:30 p.m. and 7:00 p.m. The second day is Thursday, February 9, 2006, beginning at 9:30 a.m. and continuing until finished. SCC Hearing Examiner Howard P. Anderson, Jr., will preside.

The hearings will be held in the Board of Supervisors meeting room, Loudoun County Government Center, 1 Harrison Street, S.E., Leesburg, Virginia. Any person wishing to comment at these hearings should arrive early and sign in with the SCC bailiff.

The evidentiary portion of the case will continue in Richmond on Monday, March 27, 2006, at 9:00 a.m. in the Commission's second floor courtroom located in the Tyler building, 1300 East Main Street. Audio of the Richmond hearing will be web cast via the Internet.

In addition to public hearings, interested persons may submit comments on the application to the SCC in writing or electronically by February 6, 2006. The SCC scheduling order sets forth specific instructions for filing comments to ensure that they are included as part of the proceeding. Comments must be received on or before the February 6 deadline.

Written correspondence must be sent to the Clerk of the State Corporation Commission, Document Control Center, P.O. Box 2118, Richmond, VA 23218-2118, and refer to case number PUE-2005-00018. Correspondence sent to any other mailing address will not be included as part of the proceeding.

(more)

ADVISORY: E-mail distribution of SCC news releases is now available.
Please register online at <http://www.scc.virginia.gov/division/ird/index.htm>

Interested persons desiring to submit comments electronically may do so by following the instructions available at the SCC's website: <http://www.scc.virginia.gov/caseinfo.htm>. Click on the **PUBLIC NOTICES** link and then the **SUBMIT COMMENTS** button for the above referenced case number. Electronic comments sent to any other SCC e-mail address will not be included as part of the proceeding.

Letters and e-mails regarding the proposed transmission line already sent to the Commission prior to the May 6 scheduling order will not be included as part of the record for this proceeding. Interested persons are encouraged to resubmit comments at the public hearings, through the designated mailing address, or the specific SCC electronic mailbox for this case.

In its scheduling order, the Commission also established a deadline for official notices by parties who intend to fully participate in the case through legal representation. That date is June 20, 2005. Several formal participants have already sent such notification.

The Commission also established dates for formal participants to reply to a motion to dismiss the application filed by Scenic Loudoun Legal Defense, Inc. Replies are due by July 6, 2005. Scenic Loudoun Legal Defense may answer by July 20, 2005.

DVP's application and related documents may be viewed during regular business hours at the SCC's Document Control Center, First Floor, Tyler Building, 1300 East Main Street, Richmond. Interested persons may also access a copy of the application through the SCC's Docket Search portal at <http://www.scc.virginia.gov/caseinfo.htm>.

Case Number PUE-2005-00018

COMMONWEALTH OF VIRGINIA

Ken Schrad
Director



(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

Angela P. Bowser
Assistant Director

STATE CORPORATION COMMISSION
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

www.scc.virginia.gov

05-25

NEWS RELEASE

Contact: **Andy Farmer**
(804) 371-9141; andy.farmer@scc.virginia.gov

FOR IMMEDIATE RELEASE
May 10, 2005

**SCC SEEKS PUBLIC COMMENTS ON PROPOSED MERGER
OF VERIZON AND MCI**

RICHMOND – The State Corporation Commission (SCC) is inviting public comments on the proposed merger of Verizon Communications, Inc. and MCI, Inc.

In the planned transfer, MCI will be merged into ELI Acquisition, LLC, which is wholly owned by Verizon and was created solely to facilitate the merger. ELI will be the surviving entity and will be renamed MCI, LLC.

MCI is presently the holding company parent of MCImetro, a Virginia public service corporation providing regulated retail local exchange and interexchange telecommunications services. After the merger, MCImetro will remain a subsidiary of MCI, and become a second-tier subsidiary of Verizon.

The joint petition and accompanying materials may be viewed during regular business hours at the SCC's Document Control Center, First Floor, Tyler Building, 1300 East Main Street, Richmond. Interested persons may also access copies of the documents through the SCC's Docket Search portal at <http://www.scc.virginia.gov/caseinfo.htm>.

Written comments or requests for a hearing on the joint petition must be submitted by June 17, 2005. All correspondence should be sent to the Clerk of the State Corporation Commission, Document Control Center, P.O. Box 2118, Richmond, VA 23218, and refer to case number PUC-2005-00051. Interested persons desiring to submit comments electronically may do so by following the instructions available at the SCC website: <http://www.scc.virginia.gov/caseinfo/notice.aspx>.

Case Number PUC-2005-00051

ADVISORY: E-mail distribution of SCC news releases is now available.
Please register online at <http://www.scc.virginia.gov/division/ird/index.htm>

Commonwealth of Virginia

Ken Schrad
Director



(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

Angela P. Bowser
Assistant Director

State Corporation Commission
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

www.scc.virginia.gov

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NEWS RELEASE

Contact: **Andy Farmer**
(804) 371-9141; andy.farmer@scc.virginia.gov

FOR IMMEDIATE RELEASE
May 16, 2005

**SCC'S BUREAU OF INSURANCE URGES VIRGINIANS TO
PLAN AHEAD FOR HURRICANE SEASON**

RICHMOND – Hurricane season is almost upon us. In conjunction with National Hurricane Preparedness Week May 15-21, the State Corporation Commission's Bureau of Insurance encourages Virginians to consider their insurance options **before** the winds and rains arrive. Once a hurricane develops in the Atlantic, it will be very difficult to find an insurance company willing to write related coverage until the storm threat passes.

Hurricane season runs from June 1 through November 30 each year. No matter where you live in Virginia, hurricanes and their resulting inland flooding can threaten lives and property. During the past two years, Hurricanes Isabel, Gaston and Jeanne reminded Virginians just how devastating these storms can be. In Virginia alone, these hurricanes caused dozens of deaths and billions of dollars in damage to homes, businesses and other property.

“Protect yourself financially. Make sure you have the proper insurance coverage before the first hurricane begins to brew,” said Virginia Insurance Commissioner Alfred W. Gross. “Review your existing insurance policy carefully and make sure you understand what it does and does not cover. Contact your insurance agent or company or the Bureau of Insurance if you have any questions.”

The Bureau encourages policyholders to check with their insurance company or agent to find out if their homeowner's policy contains a special deductible for wind or hurricane losses. Some insurance companies automatically include a wind or hurricane deductible, while others offer this deductible at the policyholder's option.

Wind or hurricane deductibles may be written as a flat amount, such as \$1,000. Or, they can be applied to the loss as a percentage of the insurance coverage on the dwelling. For example: assume a hurricane causes damage amounting to \$3,000 and the dwelling is insured for \$100,000. If the policy has a two-percent hurricane deductible, the insured would pay \$2,000 and the insurance company would pay \$1,000.

Keep in mind that most hurricane damage comes from flooding, not high winds. Homeowners insurance policies issued in Virginia generally do not provide coverage for damage to your home and

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belongings due to floods. However, the federal government does sell insurance for direct flood and flood-related damage to residents of eligible communities through its National Flood Insurance Program (NFIP). Keep in mind that there is a waiting period for flood insurance policies to take effect. For more information on this program, contact your insurance agent or the NFIP at 1-888-225-5356 or visit www.floodsmart.gov.

Policyholders may also want to consider the following:

- Does your insurance pay replacement costs, or actual cash value for a covered loss?
- Are contents of your home covered in the event of a hurricane? Mortgage lenders only require insurance coverage on the structure itself, but coverage for contents is also available. Homeowners policies generally cover contents up to specified limits.
- Are automobiles and other vehicles covered in the event of a hurricane or other windstorm?
- Does your homeowners policy provide any coverage for costs to remove debris?

The key is to plan ahead. Know what to do if a disaster strikes your property. Ask your insurance agent or company how you can reduce the severity of a loss, should a hurricane strike. If you must evacuate, know the name of your insurance company and take your policy with you. It will contain your policy number and the phone number of your insurance company in case you have questions or need to file a claim.

The Bureau also encourages policyholders to prepare a complete inventory of their personal property ahead of time including serial numbers, photographs and videotapes. Keep this inventory in a safe place, and take it with you if you evacuate. If your property is damaged by a hurricane, make any necessary emergency repairs and take reasonable steps to protect your property from further damage. Make a list of all damage to the house and its contents, and include photographs, notes and repair-related receipts.

The Bureau of Insurance offers free consumer guides for homeowners and commercial property owners with information about what to do when a disaster strikes. These guides provide answers to the most commonly asked questions about settling disaster-related insurance problems. These and many other consumer insurance guides are available on the Bureau's website at www.scc.virginia.gov/division/boi.

The Bureau also has specially trained staff who can assist consumers with their insurance-related questions and concerns. For more information, contact the Bureau of Insurance Property and Casualty Division toll-free at 1-877-310-6560 or in Richmond at (804) 371-9185. Consumers who are hearing or speech impaired may call through the SCC's Telecommunications Device for the Deaf and hard of hearing (TDD) at (804) 371-9206.

The SCC is located in the Tyler Building at 1300 East Main Street in downtown Richmond. The Bureau's mailing address is P. O. Box 1157, Richmond, Virginia 23218.

COMMONWEALTH OF VIRGINIA

Ken Schrad
Director



(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

Angela P. Bowser
Assistant Director

STATE CORPORATION COMMISSION
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

www.scc.virginia.gov

05-27

NEWS RELEASE

Contact: **Katha Treanor**
(804) 371-9141; katha.treanor@scc.virginia.gov

FOR IMMEDIATE RELEASE

June 13, 2005

SPECIAL ADVISORY COMMISSION TO MEET JULY 19

RICHMOND – The Special Advisory Commission on Mandated Health Insurance Benefits (Advisory Commission) will meet at 2 p.m. on Tuesday, July 19, in House Room C of the General Assembly Building in Richmond.

The Advisory Commission will hold public hearings on proposals that would require coverage for the treatment of morbid obesity and for ambulance services.

Changes in required health insurance benefits proposed during the General Assembly session are regularly referred to the Advisory Commission which reviews the proposals, conducts hearings, and makes recommendations on those coverage issues before it.

Anyone wishing to comment is encouraged to submit information in writing in the format prescribed by the Advisory Commission's guidelines. To obtain a copy of the guidelines, contact the State Corporation Commission's Bureau of Insurance at (804) 371-9388, or toll-free at 1-800-552-7945.

The Bureau of Insurance provides staff assistance to the Advisory Commission. The Advisory Commission includes six members of the General Assembly and 10 members appointed by the Governor. The Commissioner of Health and the Commissioner of Insurance serve as ex-officio members.

Commonwealth of Virginia

Ken Schrad
Director



(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

Angela P. Bowser
Assistant Director

State Corporation Commission
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

www.scc.virginia.gov

05-28

NEWS RELEASE

Contact: **Katha Treanor**
(804) 371-9141; katha.treanor@scc.virginia.gov

FOR IMMEDIATE RELEASE
June 15, 2005

**SCC TO USE NEW PAYDAY LENDING LAW
TO PROTECT MILITARY PERSONNEL**

RICHMOND — Additional consumer protections for Virginians who take out payday loans — particularly U.S. military personnel — take effect July 1. The changes in Virginia law include greater restrictions on collection efforts used by payday lenders against U.S. military service members who take out these small, short-term loans.

In February, the Virginia General Assembly approved legislation which further clarifies the Virginia Payday Loan Act, first adopted in 2002. The 2005 changes prohibit payday lenders from garnishing military wages or conducting collection activities against U.S. military service members deployed in a combat zone. They also prohibit payday lenders from contacting a military service member's commanding officer or anyone in his chain of command in an effort to collect on a loan made to that borrower or his spouse. In addition, they bar payday lenders from making loans to military personnel from locations that have been declared off limits by a base commander.

The State Corporation Commission's Bureau of Financial Institutions is contacting military installations throughout Virginia to remind them of the upcoming payday lending law changes. Military officials are urged to notify the Bureau of alleged violations and whenever a base commander declares a particular payday loan office to be off limits to military personnel.

There are currently 84 businesses licensed as payday lenders in Virginia. Those companies have between one and 114 branches for a total of 730 licensed payday lending locations throughout Virginia. Another seven applications for a payday lender license are currently pending before the Commission. Applicants must meet the standard tests of financial responsibility, character, reputation, experience and general fitness before the Commission will issue a license to them.

(more)

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In addition to the enhanced protections for military personnel, the new legislation clarifies the following:

- Loans based on income tax refunds are not payday loans.
- The Virginia Payday Loan Act applies to Internet payday lending if such lending involves Virginia consumers.
- Unlicensed persons are prohibited from making payday loans for consumers residing in Virginia, whether or not the lender has a physical location in Virginia.
- Brokering or arranging payday loans to consumers residing in Virginia is prohibited, regardless of whether the person arranging or brokering the loans has a location in Virginia.

For additional information about payday lending, call the SCC's Bureau of Financial Institutions in Richmond at (804) 371-9657 or toll-free (in Virginia) at 1-800-552-7945 or visit its website at <http://www.scc.virginia.gov/division/banking/index.htm>. The website contains a list, updated weekly, of licensed payday lenders in Virginia, their trade names (where applicable) and their branch locations. A *Consumer Guide to Payday Lending* is also available through the Bureau's website.

Commonwealth of Virginia

Ken Schrad
Director



(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

Angela P. Bowser
Assistant Director

State Corporation Commission
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

www.scc.virginia.gov

05-29

NEWS RELEASE

Contact: **Andy Farmer**
(804) 371-9141; andy.farmer@scc.virginia.gov

FOR IMMEDIATE RELEASE
July 6, 2005

SCC SETS HEARING ON PROPOSED MERGER OF VERIZON AND MCI

RICHMOND – The State Corporation Commission (SCC) has scheduled a public hearing on September 1, 2005, to receive comments on the proposed merger of Verizon Communications, Inc. and MCI, Inc.

Verizon and MCI have proposed a transaction that will result in the transfer of indirect control of MCI metro Access Transmission Services of Virginia, Inc., to Verizon. MCI is presently the holding company parent of MCI metro, a Virginia public service corporation providing regulated local exchange and interexchange telecommunications services.

The joint petition was filed with the SCC as a result of a merger agreement between Verizon and MCI. In that agreement, MCI will be merged into ELI Acquisition, LLC, which is wholly owned by Verizon and was created solely to facilitate the merger.

The public hearing is scheduled for 10 a.m. on Thursday, September 1, before a hearing examiner. It will be held in the Commission's second floor courtroom located in the Tyler Building, 1300 East Main Street, in downtown Richmond. Any person wishing to comment at the hearing should arrive early and notify the SCC bailiff.

The SCC will broadcast the audio portion of the hearing on the Internet. Persons may listen to the hearing by following the instructions on the SCC website at <http://www.scc.virginia.gov/caseinfo/webcast.htm>.

Case Number **PUC-2005-00051**

Commonwealth of Virginia

Ken Schrad
Director



(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

Angela P. Bowser
Assistant Director

State Corporation Commission
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

www.scc.virginia.gov

05-30

NEWS RELEASE

Contact: **Ken Schrad**
(804) 371-9141; ken.schrad@scc.virginia.gov

FOR IMMEDIATE RELEASE
July 15, 2005

**SCC SETS SCHEDULE TO CONSIDER APPALACHIAN POWER
REQUEST TO ADJUST ITS CAPPED ELECTRIC RATES**

RICHMOND -- The State Corporation Commission (SCC) has established the procedural schedule to consider a proposal by Appalachian Power Company to adjust its capped electric rates. The company is seeking to recover approximately \$62.1 million in environmental and reliability costs through a surcharge on customer bills.

The so-called "E&R factor" surcharge, as proposed, would represent an annual revenue increase of 9.18 percent. For an average residential customer using 1,000 kilowatt-hours of electricity, that represents an increase of \$5.31 to the monthly bill. Under the company's proposal, once the surcharge is imposed it could be adjusted annually.

In its July 1 filing, the company asked for the requested increase to take effect on an interim basis beginning August 1. The SCC, however, is not allowing the company to implement any portion of the increase until considering legal arguments on whether the Commission has the authority to make any portion of the proposed surcharge interim and subject to refund. Memoranda on this legal question are due by September 6, 2005.

The Commission has assigned the case to an SCC hearing examiner. The public hearing is scheduled for 10 a.m., February 7, 2006 in the Commission's second floor courtroom located in the Tyler Building, 1300 East Main Street. Anyone wishing to testify at the hearing should arrive early and sign in with the Commission bailiff. Audio of the Richmond hearing will be web cast via the Internet.

Interested persons may also submit comments on the application to the SCC in writing or electronically. However, they must do so by November 29, 2005.

Written correspondence must be sent to the Clerk of the State Corporation Commission, Document Control Center, P.O. Box 2118, Richmond, VA 23218-2118, and refer to case number PUE-2005-00056.

(more)

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Interested persons desiring to submit comments electronically may do so by following the instructions available at the SCC's website: <http://www.scc.virginia.gov/caseinfo.htm>. Click on the PUBLIC NOTICES link and then the SUBMIT COMMENTS button for the above referenced case number.

Appalachian Power's application and related documents may be viewed during regular business hours at the SCC's Document Control Center, First Floor, Tyler Building, 1300 East Main Street, Richmond. Interested persons may also access a copy of the application through the SCC's Docket Search portal at <http://www.scc.virginia.gov/caseinfo.htm>.

Appalachian Power provides electric service to approximately 500,000 customers in all or portions of 31 counties in southwestern Virginia.



Case number PUE-2005-00056

COMMONWEALTH OF VIRGINIA

Ken Schrad
Director



(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

Angela P. Bowser
Assistant Director

STATE CORPORATION COMMISSION
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

www.scc.virginia.gov

05-31

NEWS RELEASE

Contact: **Andy Farmer**
(804) 371-9141; andy.farmer@scc.virginia.gov

FOR IMMEDIATE RELEASE
July 15, 2005

SCC SETS HEARING FOR VIRGINIA NATURAL GAS RATE FILINGS

RICHMOND – The State Corporation Commission (SCC) has scheduled a public hearing for January 24, 2006, to receive comments and evidence on two filings by Virginia Natural Gas (VNG) that could affect the rate VNG charges customers for distribution service.

VNG filed an application with the SCC on July 1, 2005, for approval of a performance based rate regulation (PBR) methodology that would freeze the non-gas portion of rates for five years. To comply with a previous SCC order, VNG also submitted as part of the application a traditional rate filing that supports an increase in rates to generate an additional \$19.2 million in annual revenue.

The optional PBR rate plan for natural gas companies was authorized by the General Assembly in 1996. VNG states that it is the first natural gas utility in the Commonwealth to seek SCC approval of such a plan. The company states that it is willing to forgo a rate increase in order to operate with the PBR rate plan.

In the order scheduling a hearing, the Commission directed the two rate filings be docketed as separate cases. The PBR rate plan was assigned case number PUE-2005-00057, and the general rate case filing was assigned case number PUE-2005-00062. The order also does not permit VNG to implement either rate filing on an interim basis pending the SCC's final decision.

A public hearing is scheduled for 10 a.m. on Tuesday, January 24, 2006, before an SCC hearing examiner. It will be held in the Commission's second floor courtroom located in the Tyler Building, 1300 East Main Street, in downtown Richmond. Any person wishing to comment at the hearing should arrive early and notify the SCC bailiff. Audio of the Richmond hearing will be web cast via the Internet.

Written comments on the application must be submitted by November 8, 2005. All correspondence should be sent to the Clerk of the State Corporation Commission, Document Control Center, P.O. Box 2118, Richmond, Virginia 23218-2118, and refer to case numbers PUE-2005-00057 and PUE-2005-00062.

(MORE)

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Please register online at <http://www.scc.virginia.gov/division/ird/index.htm>

Interested persons desiring to submit comments electronically may do so by following the instructions available at the SCC's website: <http://www.scc.virginia.gov/caseinfo.htm>. Click on the PUBLIC NOTICES link and then the SUBMIT COMMENTS button for the above referenced case numbers.

VNG's application and related documents may be viewed during regular business hours at the SCC's Document Control Center, First Floor, Tyler Building, 1300 East Main Street, Richmond. Interested persons may also access a copy of the application through the SCC's Docket Search portal at <http://www.scc.virginia.gov/caseinfo.htm>.

VNG provides retail natural gas sales and distribution services to 258,000 customers in southeast Virginia.

Case Number PUE-2005-00057 & Case Number PUE-2005-00062

Commonwealth of Virginia



State Corporation Commission
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

www.scc.virginia.gov

Ken Schrad
Director

Angela P. Bowser
Assistant Director

05-32

NEWS RELEASE

Contact: **Andy Farmer**
(804) 371-9141; andy.farmer@scc.virginia.gov

FOR IMMEDIATE RELEASE
July 18, 2005

SCC APPROVES DOMINION VIRGINIA POWER 500-KV TRANSMISSION LINE

RICHMOND – The State Corporation Commission (SCC) has approved the construction of a 500,000-volt (500-kV) transmission line by Dominion Virginia Power in Fauquier County.

The SCC determined that the new transmission line is necessary for Dominion Virginia Power to maintain long-term reliability and sustain the growth occurring in Virginia's northern Piedmont region. The 16-county region includes the area in the state generally north of Henrico and Goochland counties and east of the Blue Ridge Mountains.

The 500-kV line will extend approximately eight miles from Dominion Virginia Power's existing Morrisville substation to a new switching station at Bristers. It will be constructed within existing right-of-way and parallel to the existing Morrisville-Loudoun 500-kV transmission line.

The company applied for approval of the transmission line in May 2004. The estimated cost of construction is \$13.1 million. Dominion Virginia Power expects to have the transmission line constructed and in service by September 1, 2007.

Case Number PUE-2004-00062

COMMONWEALTH OF VIRGINIA

Ken Schrad
Director



(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

Angela P. Bowser
Assistant Director

STATE CORPORATION COMMISSION
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

www.scc.virginia.gov

05-33

NEWS RELEASE

Contact: **Katha Treanor**
(804) 371-9141; katha.treanor@scc.virginia.gov

FOR IMMEDIATE RELEASE

July 27, 2005

SPECIAL ADVISORY COMMISSION TO MEET AUGUST 17

RICHMOND – The Special Advisory Commission on Mandated Health Insurance Benefits (Advisory Commission) will meet at 2 p.m. on Wednesday, August 17 in House Room D of the General Assembly Building.

The Advisory Commission will vote on a proposal that would require coverage for the treatment of morbid obesity. It will also vote on a proposal requiring coverage for ambulance services. It will hold a public hearing, and may vote, on a proposal requiring an offer of coverage for the treatment of developmental delays for children from birth to age five.

Changes in required health insurance benefits proposed during the General Assembly session are regularly referred to the Advisory Commission which reviews the proposals, conducts hearings, and makes recommendations on those coverage issues before it.

Anyone wishing to comment is encouraged to submit information in writing in the format prescribed by the Advisory Commission's guidelines. To obtain a copy of the guidelines, contact the State Corporation Commission's Bureau of Insurance at (804) 371-9388, or toll-free at 1-800-552-7945.

The Bureau of Insurance provides staff assistance to the Advisory Commission. The Advisory Commission includes six members of the General Assembly and 10 members appointed by the Governor. The Commissioner of Health and the Commissioner of Insurance serve as ex-officio members.

Commonwealth of Virginia

Ken Schrad
Director



(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

Angela P. Bowser
Assistant Director

State Corporation Commission
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

www.scc.virginia.gov

NEWS RELEASE

05-34

Contact: **Katha Treanor**
(804) 371-9141; katha.treanor@scc.virginia.gov

FOR IMMEDIATE RELEASE
July 28, 2005

SCC WARNS CONSUMERS TO BEWARE OF PHONY SECURITIES REGULATORS

RICHMOND – Want to investigate a hot stock tip before you invest? Want to verify that an individual or company offering an investment product is legitimate?

Make sure you aren't getting bad advice from con artists masquerading as regulators, the Virginia State Corporation Commission (SCC) warns. Legitimate securities regulators in Virginia and elsewhere have recently become aware of several fake "regulators" who claim to be based in the United States and often target overseas investors.

"Real securities regulators share the common goal of protecting investors through education and enforcement," said Ron Thomas, director of the SCC's Division of Securities and Retail Franchising. "The United States securities markets are known around the world for being among the safest and most fair, due in large part to the rigorous and efficient regulatory systems in place here." Unfortunately, he said, "con artists are trying to cash in on our good name abroad to lure unsuspecting investors into risky penny stocks and advance fee schemes."

Thomas identified a number of imitation "regulators," including: the Regulatory Compliance Commission, the International Regulatory Commission, the International Compliance Commission, the International Shareholder Protection Division and the International Exchange Regulatory Commission. Each of these entities had websites and listed addresses and telephone numbers in the United States; however, none have any relation to real regulatory agencies or organizations. The bogus regulator websites may mimic the appearance of legitimate securities regulators' sites with official looking seals, investor alerts, educational materials, information on filing a complaint, and more.

"Some of these websites may look very legitimate but all successful scams do, at first. These websites offer nothing more than fancy window-dressing to lure investors into buying worthless securities from unlicensed stockbrokers," Thomas said, adding that these brokers and their offers are often "verified" by the phony regulators.

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Several states have begun investigations or enforcement actions against some of these phony regulators. "There are probably many more fake regulators with websites and shell offices like these. The Internet is a big place, so it is difficult to police, and can be dangerous for investors," Thomas said. To help investors determine if they are dealing with a fake regulator, Thomas offered the following warning signs:

1. You cannot find references to them on any other regulatory websites. If you can't find information about the "regulator" on the site of the International Organization of Securities Commissions, www.iosco.org, they probably are not a legitimate regulator.
2. They endorse or approve an investment opportunity, stock, or company. Legitimate regulators are not in the business of promoting any deal. Instead, they enforce securities laws and ensure fair dealing.
3. They say that paying an advance fee to "release restricted shares" is anything other than an attempt to steal your savings. This is a common ploy, and a recent twist on age-old advance fee schemes.
4. Little or no information about the "regulator" appears in Internet search engines. Any legitimate regulator should generate hundreds of entries in any Internet search engine.
5. If you talk to other regulators, and they say they have never heard of them, you are most likely dealing with a fake regulator.

For more information, call the SCC's Division of Securities and Retail Franchising in Richmond at (804) 371-9051 or toll-free (in Virginia) at 1-800-552-7945 or visit its website at www.scc.virginia.gov/division/srf. Additional information is also available through the North American Securities Administrators Association website at www.nasaa.org. NASAA is the oldest international organization devoted to investor protection. Its website features information on various types of investment fraud, an investor "Bill of Rights," instructions on filing an investment-related complaint, and contact information for each state securities regulator.

Commonwealth of Virginia

Ken Schrad
Director



(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

Angela P. Bowser
Assistant Director

State Corporation Commission
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

www.scc.virginia.gov

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NEWS RELEASE

Contact: **Katha Treanor**
(804) 371-9141; katha.treanor@scc.virginia.gov

FOR IMMEDIATE RELEASE

August 3, 2005

SCC SETS HEARING ON WORKERS' COMPENSATION PREMIUM LEVEL ADJUSTMENTS

RICHMOND – The State Corporation Commission (SCC) has scheduled a November hearing to consider a request filed by the National Council on Compensation Insurance, Inc. (NCCI) to adjust the premium levels charged for workers' compensation insurance.

Workers' compensation insurance provides medical care and wage replacement benefits to injured workers. Almost all Virginia employers are required to carry the coverage.

NCCI has proposed an increase in the overall premium level for industrial and federal ("F") classifications in the voluntary market and the industrial classifications in the assigned risk plan. Overall premium levels would decrease for the coal classes in both the voluntary and assigned risk markets, as well as for the "F" class assigned risk rates. The proposed changes, which would become effective on April 1, 2006, for new and renewal workers' compensation policies, are as follows:

<u>Class</u>	<u>Voluntary Market Loss Costs</u>	<u>Assigned Risk Rates</u>
Industrial	+8.7%	+1.5%
"F" (Federal)	+9.0%	-0.4%
Coal Mines (Surface)	-7.9%	-13.4%
Coal Mines (Underground)	-4.6%	-10.7%

NCCI, a Florida-based ratemaking organization, represents insurance companies licensed to write workers' compensation insurance in Virginia.

The SCC hearing on the proposed changes is scheduled for 10 a.m. on Wednesday, November 9, 2005, in the Commission's second floor courtroom located in the Tyler Building, 1300 East Main Street, in downtown Richmond. Anyone wishing to speak at the hearing as a public witness should arrive by 9:45 a.m. and sign in with the Commission bailiff.

Case number INS-2005-00159

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COMMONWEALTH OF VIRGINIA

Ken Schrad
Director



(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

Angela P. Bowser
Assistant Director

STATE CORPORATION COMMISSION
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

www.scc.virginia.gov

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NEWS RELEASE

Contact: **Katha Treanor**
(804) 371-9141; katha.treanor@scc.virginia.gov

FOR IMMEDIATE RELEASE
August 29, 2005

**SCC OFFERS FREE DISASTER GUIDES FOR INSURED HOMEOWNERS
AND COMMERCIAL PROPERTY LOSSES**

RICHMOND — As Hurricane Katrina's devastating winds and rains pounded the Gulf Coast Monday, it served as a frightening reminder that disasters can happen anytime and anywhere. Although Virginians may be spared Katrina's wrath, we, too, have fallen victim to nature's fury in the form of hurricanes, tornadoes, earthquakes and floods. During the past two years alone, Hurricanes Isabel, Gaston and Jeanne caused dozens of deaths and billions of dollars in damage to homes, businesses and other property in Virginia.

The State Corporation Commission's Bureau of Insurance encourages Virginians to know what to do if your home or business suffers property damage or loss as a result of a disaster. To this end, the Bureau offers free disaster-related insurance guides for homeowners and commercial properties. The guides, entitled *When Disaster Strikes: What to Do After an Insured Homeowners Loss* and *When Disaster Strikes: What to Do after an Insured Commercial Property Loss*, offer valuable information on settling disaster-related insurance claims.

The Bureau reminds Virginians that some risks are not automatically covered under a standard homeowners or commercial insurance policy. Still other risks may carry additional deductibles. Damage from earthquakes is excluded under basic homeowners and commercial insurance policies, but this coverage may be added to an existing policy.

In addition, standard homeowners and commercial insurance policies issued in Virginia generally do not provide coverage for damage to your home and belongings due to floods. However, the federal government does sell insurance for direct flood and flood-related damage to residents of eligible communities through its National Flood Insurance Program (NFIP). The NFIP flood policy does not automatically include contents coverage, but it can be added for an additional charge. Contact your insurance agent or company for more information about flood insurance, or visit the NFIP website at www.fema.gov/nfip.

In the case of damage from wind and hurricanes, some insurers may charge a special deductible which is applied separately from any other deductible on the policy. Wind or

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hurricane deductibles may be written as a flat amount, or they may be applied to the loss as a percentage of the insurance coverage on the dwelling or commercial property.

Commercial property owners may have additional insurance considerations such as business interruption coverage. This covers loss of earnings to the business as a result of damage to, or destruction of, the property. It generally provides coverage for salaries, taxes, rent and other expenses, plus net profits that would have been earned during the period of interruption, up to the limits of the policy.

The Bureau urges homeowners and businesses owners alike to review the coverage provisions of their property insurance policies and pay particular attention to any deductibles, as well as limitations or exclusions to coverage. Whether you are a homeowner or a business, make sure you have enough coverage. Discuss your insurance needs with your insurance agent or company to make sure you are adequately protected. If you are underinsured, you may end up paying money out of your own pocket to fully cover the cost of repairs to your property following a disaster.

Whether your home or business suffers damage as a result of floods, high winds, or other disasters, there are steps you can take to protect yourself. The Bureau offers the following tips:

- Contact your insurance company immediately to report losses.
- Take photographs showing damaged property before any clean-up or repairs are made.
- Do not make major repairs until after your insurance company has sent a representative to visually inspect your loss. You can, however, make necessary temporary repairs (such as patching holes in walls or roofs) to protect your property from further damage.
- When choosing a contractor to do repairs, deal only with established companies and individuals who can provide references and are willing to give you a signed contract. Obtain written estimates before repairs begin and do not sign any contracts for major repairs until the insurance company representative has determined the amount of damage to your property and how much the company will pay.

The key is to be prepared. Plan ahead and know what to do if a disaster strikes your home or business property.

For answers to your questions, or copies of these and many other consumer insurance guides, contact the Bureau of Insurance Property and Casualty Division in Richmond at (804) 371-9185 or toll-free at 1-877-310-6560. Consumers who are hearing or speech impaired may call through the SCC's Telecommunications Device for the Deaf and Hard of Hearing (TDD) at (804) 371-9206. Copies of the guides are also available on the Bureau's web site at www.scc.virginia.gov/division/boi.

Ken Schrad
Director



(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

Angela P. Bowser
Assistant Director

STATE CORPORATION COMMISSION
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

www.scc.virginia.gov

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NEWS RELEASE

Contact: **Ken Schrad**
(804) 371-9141; ken.schrad@scc.virginia.gov

FOR IMMEDIATE RELEASE
August 31, 2005

VERIZON DIRECTORY ERROR INVESTIGATION PROGRESSES

RICHMOND – Corrective measures are underway, but the State Corporation Commission (SCC) will not know until next year whether Verizon telephone directory listings have improved in Virginia. The SCC ordered an investigation of white page directory errors and omissions in January and a status report has been filed by SCC staff.

During 2004 and 2005, directory listing problems occurred in many directories including the Hampton Roads, Richmond, Roanoke, and Northern Virginia telephone books. The SCC's Division of Communications received numerous complaints and more than 400 comments have been filed with the Commission as a result of the investigation.

The division has not yet concluded its examination of Verizon's directory process. But, sufficient information has been gathered to "suspect that Verizon's white pages directory listing problems are largely Virginia-specific and are the result of a 'perfect storm' of events."

According to the division, "Any one of these smaller storms can produce directory listing errors, but when combined, create an inordinate quantity of directory problems." These include computer errors, human errors, and unnecessarily cumbersome processes; combined with merging two separate directory operations.

The SCC staff reports that Verizon is instituting corrective measures that should lead to fewer errors. For those individuals and businesses who have already filed complaints, Verizon has indicated to the staff that corrections have either been made or are being addressed.

The division cautions that the effectiveness of these improvements will not be known until the 2006 publication cycle is complete. Verizon publishes approximately 40 directories in Virginia on a staggered schedule throughout the year.

The SCC staff believes that the very best safeguard for telephone consumers is to review their directory listings for accuracy and completeness as new directories are issued. If errors are detected, customers should contact their telephone provider. In addition, customers discovering errors may also advise the SCC's Division of Communications.

Case number PUC-2005-00007

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COMMONWEALTH OF VIRGINIA

Ken Schrad
Director



(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

Angela P. Bowser
Assistant Director

STATE CORPORATION COMMISSION
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

www.scc.virginia.gov

05-38

NEWS RELEASE

Contact: **Ken Schrad**
(804) 371-9141; ken.schrad@scc.virginia.gov

FOR IMMEDIATE RELEASE
September 1, 2005

ELECTRIC COMPETITION IN VIRGINIA STILL ABSENT
SCC ISSUES 5TH "STATUS OF COMPETITION" REPORT

RICHMOND – A State Corporation Commission (SCC) report to the Governor and the General Assembly finds that despite reaching key regulatory objectives in the sixth year of Virginia's transition to a competitive energy market, little retail competition for electricity supply service has actually developed in Virginia.

In its fifth annual summary on the status of retail electric competition in the Commonwealth, the SCC reports that one important milestone was the transfer of operational control of transmission lines of Virginia's two largest investor-owned utilities to PJM, a regional transmission organization (RTO).

In the preparation of this and previous annual reports, the SCC received numerous comments stating that before a competitive retail market develops, there must be a healthy wholesale market under an independent RTO. The SCC observes that thus far, the integration of Virginia's two largest electric utilities into PJM has not led to greater levels of retail competition.

Another long stated barrier to competition in Virginia was the Competitive Transition Charge (CTC). However, the CTC was not generally applicable in 2005 and is not expected to apply in 2006.

Referred to as "wires charges" in Virginia's Electric Utility Restructuring Act, the CTC may apply to switching customers to give the local utility the opportunity to recover past investments made while it expected to serve all customers. The ability to impose the charge is set to expire July 1, 2007.

The basic rules, systems, and procedures are in place to accommodate retail choice in the Commonwealth. Yet electricity suppliers still find little economic incentive to enter the Virginia retail market.

The existence of capped rates until the end of 2010 along with steep increases in wholesale power costs continue to discourage, if not prevent, entry by alternative suppliers into Virginia's retail generation market.

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Specifically, because of high wholesale market costs, competitive suppliers are unable to sell electricity at retail prices lower than most retail customers' capped rates. Unwilling, therefore, to buy high and sell low, no competitive suppliers are presently making any offers in Virginia that beat the capped rates of Virginia's regulated utilities.

At present, 3.2 million electricity customers in Virginia have the right to choose an alternative supplier of electricity. There are at least six competitive service providers licensed and registered with a local utility in Virginia. None is offering electricity at a price that would allow a customer to switch from their current utility and save money.

Approximately 1,600 customers are served by a competitive service provider that offers a more environmentally friendly source of electricity. However, it is priced higher than capped rates.

This lack of competitive activity is not unique to the Commonwealth. The SCC says that in other states offering retail choice, few customers have the option to purchase power at a price lower than their traditional utility company.

In its monitoring of the development of competitive electricity markets in Virginia and the region, the SCC notes some worrisome new industry features and trends that could lead to significantly higher prices for electric service after the end of capped rates in 2010. If electricity prices are based on, set by, or primarily influenced by wholesale prices in PJM, it is possible that residential and commercial customers could see large retail cost increases in 2011.

The retail customers of some Virginia electric utilities (Craig-Botetourt Electric Cooperative and several municipal systems) are already experiencing large price increases because of current and expected future wholesale electricity market conditions. Before the end of capped rates, Virginia policymakers should continue to explore ways to lessen the impact of potentially high retail electric rate levels that might otherwise occur when retail rates are market-based in 2011 and beyond.

The Virginia Electric Utility Restructuring Act of 1999 requires the SCC to file a report on September 1 of each year during the state's move to a competitive energy supply market. The report, delivered to the General Assembly's Commission on Electric Utility Restructuring and the Governor, is available on the SCC website at:

<http://www.scc.virginia.gov/division/restruct/history.htm>

Commonwealth of Virginia

Ken Schrad
Director



(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

Angela P. Bowser
Assistant Director

State Corporation Commission
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

www.scc.virginia.gov

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NEWS RELEASE

Contact: **Katha Treanor**
(804) 371-9141; katha.treanor@scc.virginia.gov

FOR IMMEDIATE RELEASE
September 2, 2005

SCC ADVISES INVESTORS TO BEWARE OF HURRICANE-RELATED SCAMS

RICHMOND – In the wake of widespread devastation caused by Hurricane Katrina in Louisiana, Mississippi, Alabama, and Florida, the State Corporation Commission (SCC) warns Virginians to beware of opportunistic investment scams.

“For con artists, tragedy spells opportunity. They exploit headlines to cash in on unsuspecting investors,” said Ron Thomas, director of the SCC’s Securities Division. In addition to other hurricane-related investment opportunities that appear “too good to be true,” Thomas warns Virginia investors to watch out for oil and gas scams in light of surging fuel prices following Katrina’s destructive path through Gulf of Mexico pipelines, oil fields and refineries.

Thomas urges investors not to make panicked financial decisions. “In the aftermath of this week’s tragedies, investors should be patient and cautious when making decisions about their investments or finances,” he said. Beware of cold-calling telephone salespeople, advertisements, or Internet postings that tout investment pools or bonds to help hurricane victims, or supposed water-removal or purification technologies and electricity-generating devices. Such offers should send up a red flag for investors.

The SCC’s Securities Division urges Virginia investors to do the following:

- Hang up on aggressive cold callers promoting hurricane-related or oil and gas investments, and ignore unsolicited e-mail or Internet messages discussing small or unknown companies with new hurricane-related technologies or products.
- Before making any investment, request written information that fully explains the investment. Read it carefully and make sure that what the promoter says is consistent with what you have read.
- Use common sense. Beware of high pressure sales pitches for “once in a lifetime” opportunities. Pie-in-the-sky promises often signal investment fraud.

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- Contact the SCC's Securities Division to make sure that both the seller and investment are licensed and registered. If they are not registered, don't invest.

For more information, contact the SCC's Division of Securities and Retail Franchising in Richmond at (804) 371-9051 or tollfree (in Virginia only) at 1-800-552-7945 or visit its website at www.scc.virginia.gov/division/srf.

Commonwealth of Virginia

Ken Schrad
Director



(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

Angela P. Bowser
Assistant Director

State Corporation Commission
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

www.scc.virginia.gov

05-41

NEWS RELEASE

Contact: **Andy Farmer**
(804) 371-9141; andy.farmer@scc.virginia.gov

FOR IMMEDIATE RELEASE

September 26, 2005

**SCC APPROVES RATE INCREASE FOR
CRAIG-BOTETOURT ELECTRIC COOPERATIVE**

RICHMOND – The State Corporation Commission (SCC) has approved a 22.57 percent rate increase for Craig-Botetourt Electric Cooperative. The cooperative originally sought an increase of 24 percent.

The SCC's final order allows the cooperative to collect an additional \$842,754 in annual operating revenue. In addition, the cooperative is collecting an additional \$757,000 to pay for electricity it purchases in the competitive wholesale market.

Cooperative members have been paying interim rates based on the original request since April 15, 2005. At that time, the impact on the monthly bill of a typical residential customer using 1,000 kilowatt-hours of electricity was a \$22 increase.

Final rates approved by the Commission reduce that impact by approximately \$1 a month. Any money that was over-collected during the interim period will be refunded to customers with interest.

Typically, refunds appear as a credit on an upcoming bill. Actual rate impacts and refund amounts will vary depending on electricity usage and monthly adjustments that occur in energy supply charges.

Craig-Botetourt sought the increase to offset higher operating expenses, costs resulting from electric utility restructuring, and a new power supply contract with American Electric Power. The cooperative had not sought a base rate increase since 1992.

The cooperative provides electric service to approximately 6,200 customers in Alleghany, Botetourt, Craig, Giles, Montgomery, and Roanoke counties.

Case Number PUE-2005-00012

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Commonwealth of Virginia

Ken Schrad
Director



(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

Angela P. Bowser
Assistant Director

State Corporation Commission
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

www.scc.virginia.gov

05-41

NEWS RELEASE

Contact: **Ken Schrad**
(804) 371-9141; ken.schrad@scc.virginia.gov

FOR IMMEDIATE RELEASE
September 30, 2005

**SCC ADOPTS NEW LOCAL TELEPHONE SERVICE RULES;
ENDORSES "TELECOMMUNICATIONS BILL OF RIGHTS"**

RICHMOND -- New service quality rules that apply to all providers of local telephone service in Virginia have been approved by the State Corporation Commission (SCC). The SCC is also endorsing a "Telecommunications Bill of Rights" to assist Virginians as competition takes the place of regulation over local telephone rates and service offerings.

Effective November 1, 2005, the new standards are designed to measure the health of Virginia's telecommunications network. They also assure a minimum level of service quality for all consumers. The new rules modernize existing standards that have been in place since 1993.

The rules approved by the Commission are the result of extended negotiations involving the SCC staff, the telecommunications industry, the division of consumer counsel of the Office of Attorney General, and the Virginia Citizens Consumer Council. All are in agreement.

The SCC's Director of Communications William Irby says the new rules "are the floor below which local telephone service cannot fall." He adds, "Although we do not know where the new competitive market will lead, innovation and the desire to attract and keep customers should foster service levels by competitors that are well above this floor."

The standards include provisions for handling customer complaints; reaching the business office; completing installation and repair orders; and disclosing rates and charges upon the request of a current or prospective customer.

The "Telecommunications Bill of Rights" is a consumer-friendly summary of existing state and federal laws and regulations. Among other things, consumers have a right to:

- Affordable and quality local telecommunications services.
- Seamless levels of service when migrating between local telecommunications service providers.

(more)

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- Select and keep the telecommunications service provider of your choice.
- Keep your telephone number when changing local telecommunications service providers while at the same location.
- Maintain local telephone service when there is a valid billing dispute under investigation or when payments are current for basic local telecommunications services.
- Identity protection to preclude the unauthorized use of records and personal information.
- Safety and security of persons and property not to be intentionally jeopardized by telecommunications service providers.
- Honest and accurate sales and service information.
- Timely, accurate, and understandable billing.
- Participate in the formation of Virginia telecommunications policies.
- Dispute resolution up to and including a full hearing before the Virginia State Corporation Commission.

The Commission is encouraging all local exchange companies to include the Bill of Rights in their published telephone directories. The SCC's Division of Communications has been directed to promote and distribute it to the public.

A Virginia telephone customer who cannot adequately resolve a dispute with the phone company is encouraged to contact the SCC toll-free at 1-800-552-7945. Complaints can also be filed with the SCC's Division of Communications via the SCC website at: <http://www.scc.virginia.gov/division/puc/consumer/complaint.htm> .

Case number PUC-2003-00110

Commonwealth of Virginia

Ken Schrad
Director



(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

www.scc.virginia.gov

Angela P. Bowser
Assistant Director

State Corporation Commission
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

05-42

NEWS RELEASE

Contact: **Ken Schrad**
(804) 371-9141; ken.schrad@scc.virginia.gov

FOR IMMEDIATE RELEASE
October 3, 2005

SCC WARNS THIS WINTER COULD BE WORST EVER
FOR PRICE OF NATURAL GAS
Consumers Urged to Take Steps Now to Winterize Their Homes

RICHMOND – The State Corporation Commission (SCC) cautions Virginia natural gas users to brace for significantly higher energy bills this winter. Unlike the sticker shock experienced at the gasoline pump, consumers are not always aware of higher prices for the natural gas until they receive their monthly bill.

Prices have spiked since hurricanes Katrina and Rita disrupted natural gas production in the Gulf of Mexico. In its latest estimate, the U.S. Energy Information Administration reports that homeowners who heat with natural gas could expect to pay as much as 47 percent more for natural gas during the winter than last year.

Before the hurricanes, prices paid by utilities for the purchase of natural gas supply had already started climbing this summer. Virginia's local distribution companies have seen increases of 33 to 64 percent in their purchased gas costs compared to last year at this time.

Virginia's natural gas utilities buy gas supplies through competitive wholesale markets and then pass those costs directly to their customers. The utilities recover this expense through allowed gas rate adjustments. Normally these adjustments occur quarterly, but when natural gas prices become volatile, the adjustments can occur monthly. As a result, any increase or decrease in the cost of natural gas will quickly appear on a customer's monthly bill.

The cost of gas currently makes up approximately 80 percent of a typical customer's total bill. The remainder of the bill represents the regulated cost of delivering the natural gas to the customer's home or business. The SCC encourages consumers to contact their local utility if they have specific questions regarding their service.

(MORE)

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With the extended heat wave across many sections of the country this summer, electric utilities were using natural gas to power generation units that run to meet peak demand. Other factors affecting costs included high world oil prices and the increased demand from a growing economy. Ultimately, the final price for gas will largely depend on the severity of winter weather.

A good time to check natural gas appliances to ensure they are operating efficiently and make home improvements that will help you manage your winter energy bills is before cold weather arrives.

- Keep your thermostat at 70 degrees during the heating season.
- Make sure doors and windows are tightly closed. Caulk and weather strip to seal any gaps.
- Install storm or thermal windows and doors.
- Close chimney flues and seal unused fireplaces.
- Change or clean your furnace filter to keep your heating system safe and efficient.
- Cover window air conditioning units during the winter.
- Turn off optional or decorative appliances, such as natural gas fireplaces and outdoor lights.
- Install programmable thermostats.

Consumers also can ask their local gas utility about budget billing plans that spread out gas costs over a 12-month period.

Commonwealth of Virginia

Ken Schrad
Director



(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

Angela P. Bowser
Assistant Director

State Corporation Commission
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

www.scc.virginia.gov

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NEWS RELEASE

Contact: **Katha Treanor**
(804) 371-9141; katha.treanor@scc.virginia.gov

FOR IMMEDIATE RELEASE
October 3, 2005

SCC TO HOLD INVESTORS TOWN HALL MEETING IN ROANOKE ON OCTOBER 13

RICHMOND – Millions of Americans rely on the stock market to build wealth and achieve financial security. However, in recent years, more than 100 Roanoke area consumers have fallen victim to two high-profile schemes that have swindled investors.

Whether you are saving for retirement, a new home, or your child's college education, it is important to know how to build a financial nest egg safely and avoid investing pitfalls.

Now is your opportunity to talk to the experts during an Investors Town Hall Meeting on Thursday, October 13. The State Corporation Commission's Division of Securities and Retail Franchising is sponsoring this free event, which will be held from 5 to 9 p.m. at the Holiday Inn Tanglewood, 4468 Starkey Road in Roanoke. The theme is "*Financial Literacy for Today's Times.*"

The Roanoke area has had its share of fraudulent activity in recent years. William Thomas Warren, a self-described "financial pastor," targeted churches and their congregations in Virginia and elsewhere. He conned approximately 150 investors, many of whom were from the Roanoke area, out of more than \$10 million.

Roughly 100 Virginians, mostly from the Roanoke area, also lost money when they made investments through Charterhouse Group Ltd., a former Roanoke County financial services company. This unregistered securities broker offered and sold more than \$9.5 million worth of illegal investments in the form of notes and investment contracts to unsuspecting consumers in Virginia and 10 other states.

The Town Hall Meeting will feature Deborah Owens, a personal finance expert, author, and host of "*Real Money Radio*," a Baltimore radio talk show designed to help people of all incomes build wealth. Her topic is "*Nickel & Dime Your Way to Wealth: Building Wealth on Any Income.*" The event will also feature some of the people behind the headlines in the William Thomas Warren criminal fraud case, including an SCC investigator, federal prosecutor, and an investor witness.

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In addition, it will offer educational exhibits and presentations by the Securities Industry Association, the Investment Company Institute and the SCC's Bureau of Insurance on such topics as investing essentials, choosing an annuity, and understanding mutual funds. It is the third of four such meetings the SCC is planning throughout Virginia.

“We must arm ourselves with the knowledge to make retirement decisions in 401(k) programs, what costly investing mistakes to avoid, and how our senior population should invest,” said Ron Thomas, director of the SCC's Securities Division. “Mutual funds, the overwhelming investment vehicle of choice in today's financial markets, must match our goals for retirement income, college education, or that place at the beach or mountains. But what questions should we ask before buying a mutual fund? Come to our Town Hall Meeting to find out,” he said.

Admission to this event is free, but reservations are required. For additional information or to register, call the SCC's Securities Division at (804) 371-9051 or 1-800-552-7945 (toll-free in Virginia) or send an e-mail to investoreducation@scc.virginia.gov. Information is also available on the SCC website at www.scc.virginia.gov/division/srf.

Commonwealth of Virginia

Ken Schrad
Director



(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

Angela P. Bowser
Assistant Director

State Corporation Commission
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

www.scc.virginia.gov

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NEWS RELEASE

Contact: **Ken Schrad**
(804) 371-9141; ken.schrad@scc.virginia.gov

FOR IMMEDIATE RELEASE

October 6, 2005

**SCC APPROVES VERIZON ACQUISITION OF MCImetro OF VIRGINIA;
ATTACHES CONSUMER PROTECTION REQUIREMENTS**

RICHMOND – The pending merger involving Verizon and MCI can include Verizon’s acquisition of MCImetro of Virginia. Under Virginia law, the State Corporation Commission (SCC) has determined that adequate service to the public at just and reasonable rates will not be impaired or jeopardized as a result of the transaction, subject to certain requirements ordered by the Commission to protect Virginia consumers.

Through its affiliates, Verizon and MCI have been active in Virginia’s long distance and local telephone markets. Both companies claim that after the acquisition, consumers will continue to have a choice of competitive communications services, including wireline competitors, cable telephony providers, wireless service providers, Internet and broadband providers, and Voice over Internet Protocol (VoIP) providers.

Once the merger is consummated, MCImetro will remain a subsidiary of MCI and become a second-tier subsidiary of Verizon. SCC approval is required because the transaction transfers control of MCImetro, a Virginia public service corporation, to Verizon.

In order to assure that the provision of local telephone services to Virginia consumers, especially mid-size business customers, is not adversely affected by the merger, the SCC is requiring MCI to continue offering certain intrastate and interstate wholesale services at pre-merger rates, terms, and conditions. Thus, existing and future wholesale customers of MCI in Virginia will be entitled to purchase these services at like rates, terms, and conditions as those for comparable services before the merger.

Competitive telecommunications providers in Virginia rely upon MCI as an alternative to Verizon for these specific services. The SCC stated that it will continue this requirement until it is convinced that the departure from the market of an independent MCI will not impair or jeopardize adequate service to Virginia consumers at just and reasonable rates.

The SCC also directed Verizon Virginia, Verizon South and MCImetro, among other requirements, to track merger costs and savings for a minimum of three years.

Case number PUC-2005-00051

ADVISORY: E-mail distribution of SCC news releases is now available.
Please register online at <http://www.scc.virginia.gov/division/ird/index.htm>

COMMONWEALTH OF VIRGINIA

Ken Schrad
Director



(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

www.scc.virginia.gov

Angela P. Bowser
Assistant Director

STATE CORPORATION COMMISSION
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

05-45

NEWS RELEASE

Contact: **Katha Treanor**
(804) 371-9141; katha.treanor@scc.virginia.gov

FOR IMMEDIATE RELEASE
October 7, 2005

**SCC'S BUREAU OF INSURANCE CAN ASSIST GULF COAST RESIDENTS
DISPLACED BY RECENT HURRICANES**

RICHMOND – Thousands of residents of the Gulf Coast states have been relocated to Virginia and other states in the wake of Hurricanes Katrina and Rita. In Virginia alone, there are an estimated 15,000 evacuees. Many of them have questions about their insurance, but may not know where to turn for help.

The State Corporation Commission's Bureau of Insurance and other state insurance regulators across the country are working together through the National Association of Insurance Commissioners (NAIC) to ensure that survivors of these recent hurricanes are treated fairly and in compliance with the appropriate state insurance laws.

"In light of the magnitude of these disasters, we felt it imperative to offer our assistance to our Gulf state neighbors," said Virginia Insurance Commissioner Alfred W. Gross. "State insurance regulators have the resources and expertise to assist consumers with insurance matters, particularly in times of disaster. By working through a national network, we can pool our resources and maximize our ability to help people," he said.

If you have homeowners, automobile, flood, renters, or other insurance, Gross urges consumers from the hurricane-stricken areas to first contact their insurance agent or company for questions or to file claims. For anyone with additional insurance questions, the following are phone numbers and websites for state insurance departments in the states hard hit by Hurricanes Katrina and Rita:

Alabama Department of Insurance: (334) 241-4141 <http://www.aldoi.gov>

Florida Department of Insurance: (800) 227-8676 (toll-free) - for hurricane-related claims
(850) 413-3131 <http://www.fldfs.com>

Louisiana Department of Insurance: (225) 342-5900 <http://www.lidi.la.gov>

Mississippi Department of Insurance: (601) 359-2453 <http://www.doi.state.ms.us>

(more)

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Please register online at <http://www.scc.virginia.gov/division/ird/index.htm>

Texas Department of Insurance: (800) 252-3439 (toll-free) <http://www.tdi.state.tx.us>

In response to the recent hurricanes, hundreds of insurance carriers have also set up disaster hotlines to help their policyholders. Those lists are available on the NAIC website at <http://www.naic.org> or through your state insurance department.

Persons who have questions about flood insurance or federal disaster assistance should contact the Federal Emergency Management Agency (FEMA) toll-free at 1-800-621-FEMA (3362) or its National Flood Insurance Program toll-free at (888) 379-9531 or visit its website at <http://www.fema.gov>.

Evacuees who have found themselves in Virginia and have not been able to reach their insurance company or their state insurance department may contact the SCC's Bureau of Insurance if they have questions about their insurance policies and how to file claims.

The SCC's Bureau of Insurance has specially trained staff who can assist consumers with their insurance-related questions and concerns. For more information, contact the Bureau of Insurance Property and Casualty Division toll-free at 1-877-310-6560 or in Richmond at (804) 371-9185 or visit its website at <http://www.scc.virginia.gov/division/boi/>. Consumers who are hearing or speech impaired may call through at the SCC's Telecommunications Device for the Deaf and hard of hearing (TDD) at (804) 371-9206.

The SCC is located in the Tyler Building at 1300 East Main Street in downtown Richmond. The Bureau's mailing address is P.O. Box 1157, Richmond, Virginia 23218.

Commonwealth of Virginia

Ken Schrad
Director



(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

Angela P. Bowser
Assistant Director

State Corporation Commission
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

www.scc.virginia.gov

05-46

NEWS RELEASE

Contact: **Andy Farmer**
(804) 371-9141; andy.farmer@scc.virginia.gov

FOR IMMEDIATE RELEASE
October 12, 2005

SCC ALLOWS INTERIM RATE INCREASE FOR ROANOKE GAS;
SETS HEARING FOR MARCH 2006

RICHMOND – Roanoke Gas Company will impose an interim rate increase on the portion of a customer's bill that covers operating expenses beginning October 23, 2005. The State Corporation Commission (SCC) has scheduled a public hearing for March 29, 2006 on the rate request that will increase the company's annual revenues by \$2 million.

By law, interim rates, based on the company's request, are temporary and subject to refund with interest pending the SCC's final decision. Roanoke Gas filed its request on September 15.

Earlier this month, Roanoke Gas implemented a rate increase on the gas supply portion of the bill for its purchase of gas in the unregulated wholesale market. This purchased gas cost adjustment will have a significant impact on winter heating bills.

The last non-gas rate increase for Roanoke Gas was finalized by the SCC in April 2005. The company says several components of operating costs are rising faster than customer growth, prompting the latest request.

The total revenue requirement that the SCC may approve is limited to the amount requested by Roanoke Gas. However, individual rates and charges approved by the Commission following its investigation may differ from those proposed by the company.

A public hearing is scheduled for 10 a.m. on Wednesday, March 29, 2006, before an SCC hearing examiner. It will be held in the Commission's second floor courtroom located in the Tyler Building, 1300 East Main Street, in downtown Richmond. Any person wishing to comment at the hearing should arrive early and notify the SCC bailiff.

(MORE)

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Please register online at <http://www.scc.virginia.gov/division/ird/index.htm>

Written comments on the proposal must be submitted by December 19, 2005. All correspondence should be sent to the Clerk of the State Corporation Commission, Document Control Center, P.O. Box 2118, Richmond, VA 23218, and refer to case number PUE-2005-00075. Interested persons desiring to submit comments electronically may do so by following the instructions available at the SCC website: <http://www.scc.virginia.gov/caseinfo/notice.aspx>.

Roanoke Gas, a subsidiary of RGC Resources, Inc., serves more than 55,000 residential, commercial and industrial customers in the Roanoke and Bluefield areas.

Case Number PUE-2005-00075

Commonwealth of Virginia

Ken Schrad
Director



(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

Angela P. Bowser
Assistant Director

State Corporation Commission
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

www.scc.virginia.gov

05-47

NEWS RELEASE

Contact: **Ken Schrad**
(804) 371-9141; ken.schrad@scc.virginia.gov

FOR IMMEDIATE RELEASE
October 14, 2005

SCC LIMITS APPALACHIAN POWER'S PROPOSED ADJUSTMENT TO CAPPED ELECTRIC RATES

RICHMOND -- The State Corporation Commission (SCC) has determined that state law does not allow Appalachian Power Company to adjust its capped electric rates to recover costs that have yet to be incurred. The SCC ruling eliminates approximately \$48.6 million of the company's \$62.1 million request to recover environmental and reliability costs through a surcharge on customer bills.

In its July 1 filing, the company asked for the requested increase to take effect on an interim basis beginning August 1. The SCC, however, did not allow the company to implement any portion of the increase until considering legal arguments on whether the Commission had the authority to make any portion of the proposed surcharge interim and subject to refund.

The Commission has now concluded that the section of state law under which the company made this rate filing contains no express authority for the Commission to make the proposed changes to capped rates effective on an interim basis. Thus, the company will have to wait for a final order of the Commission.

Any final determination by the Commission would only adjust capped rates to permit timely recovery of costs that have been expended and which the Commission finds prudent on and after July 1, 2004.

Currently, a public hearing is scheduled for 10 a.m., February 7, 2006. Interested persons may also submit written comments on the application by November 29, 2005.

Appalachian Power provides electric service to approximately 500,000 customers in all or portions of 31 counties in southwestern Virginia.

Case number PUE-2005-00056

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Please register online at <http://www.scc.virginia.gov/division/ird/index.htm>

Commonwealth of Virginia

Ken Schrad
Director



(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

www.scc.virginia.gov

Angela P. Bowser
Assistant Director

State Corporation Commission
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

05-48

NEWS RELEASE

Contact: **Katha Treanor**
(804) 371-9141; katha.treanor@scc.virginia.gov

FOR IMMEDIATE RELEASE

October 21, 2005

STATE CORPORATION COMMISSION OFFERS FREE AUTO AND HOMEOWNERS PREMIUM COMPARISON INFORMATION

RICHMOND – Virginia has among the lowest premiums of all the states for both auto and homeowners insurance, based on the most recent information compiled by the National Association of Insurance Commissioners (NAIC).

The latest data show that Virginia ranks 43rd among all the states for combined average premiums charged for private passenger automobile insurance. The combined average premium includes the average premium for liability, collision, and comprehensive coverage.

Virginia also has among the lowest homeowners insurance premiums. For an HO-3 policy – the most common homeowners insurance package written – average premiums in Virginia rank 40th for coverage amounts in the \$125,000 to \$174,999 range. HO-3 coverage insures against all risks of direct loss except those specifically excluded in the policy, and provides named-peril coverage for personal property.

As part of its ongoing effort to help Virginians become more knowledgeable insurance consumers, the State Corporation Commission's (SCC) Bureau of Insurance has updated its free auto and homeowners insurance premium comparison pamphlets. These pamphlets supplement the Bureau's free auto and homeowners insurance consumer guides, which are designed to help consumers understand their insurance coverage, how to shop for it, and what to do if a problem arises. The consumer guides provide basic information about auto and homeowners insurance coverage and offer useful shopping tips. They also include steps consumers may take when they must file a claim or if they have a problem with their insurance coverage.

The separate pricing pamphlets have just been updated to reflect current samplings of automobile and homeowners insurance premiums categorized by geographic region. The pricing pamphlets include tables showing premiums for 50 of the top writers of automobile and homeowners insurance in Virginia. The table for homeowners insurance compares coverage for

(more)

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frame and masonry homes. The auto insurance tables show premiums for 20-year-old unmarried males and females and for 45-year-old married adults.

In both the auto and homeowners pricing pamphlets, the premium comparisons are shown for Richmond, Alexandria, Virginia Beach, Norfolk, Roanoke, and Charlotte County. The premiums charged in Charlotte County represent most of the other non-metropolitan areas of Virginia. Because of the wide variation in premiums, the Bureau of Insurance advises consumers to shop around for insurance.

In addition to the homeowners and auto guides and pricing pamphlets, the Bureau of Insurance offers a free pamphlet and CD specifically geared to young drivers. The *Teenager's Guide to Auto Insurance* and the *Virginia Teenage Drivers' Self-Guided Presentation* offer information and tips for teens about insurance issues. The Bureau also makes available free guides regarding commercial insurance, renters insurance, credit scoring, disaster preparedness, life insurance, health insurance, long-term care insurance, and a guide specifically designed to answer the insurance questions of senior citizens. The Bureau also has specially trained staff to help consumers with questions or problems regarding insurance.

Consumers may request copies of the free auto and homeowners guides and pricing pamphlets by calling the Bureau of Insurance Property and Casualty Consumer Services Section at (804) 371-9185 or toll-free at 1-877-310-6560. Consumers who are hearing or speech impaired may call through the SCC's Telecommunications Device for the Deaf and hard of hearing (TDD) at (804) 371-9206. The guides, pamphlets, and the *Virginia Teenage Drivers' Self-Guided Presentation* are also available on the Bureau's web site at www.scc.virginia.gov/division/boi or by writing to the State Corporation Commission, Bureau of Insurance, P. O. Box 1157, Richmond, Virginia 23218.

Commonwealth of Virginia

Ken Schrad
Director



(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

www.scc.virginia.gov

Angela P. Bowser
Assistant Director

State Corporation Commission
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

05-49

NEWS RELEASE

Contact: **Katha Treanor**
(804) 371-9141; katha.treanor@scc.virginia.gov

FOR IMMEDIATE RELEASE
October 31, 2005

SCC IMPOSES TEMPORARY INJUNCTION ON LUIS ALBERTO GARCIA FOR ALLEGED SECURITIES LAW VIOLATIONS

RICHMOND – The State Corporation Commission (SCC) has temporarily enjoined Luis Alberto Garcia of Floyd County and three companies under which he is doing business from making further offers and sales of securities in Virginia. An investigation by the SCC's Division of Securities and Retail Franchising alleges violations of the Virginia Securities Act by Garcia and those companies.

According to the Securities Division, Garcia offered and sold stock in PC Phone Link Inc., PCPhoneLink Incorporated, or GPS Nanny Inc. to at least 28 investors out of a Blacksburg address during 2005. Investors learned about those offerings through e-mail solicitations.

Garcia is not registered to offer or sell securities in Virginia, nor has he sought an exemption from registration under the Virginia Securities Act. In addition, the securities he is offering and selling in PC Phone Link, PCPhoneLink Incorporated, and GPS Nanny Inc. are not registered in Virginia and are not exempt from registration here. The companies also are not registered as domestic or foreign corporations in Virginia.

The SCC's temporary injunction is effective for 120 days from the date of the Commission's October 28, 2005, order. During that period of time, the Commission will determine if a permanent injunction is warranted and penalties should be imposed.

Any investor who may have conducted business with Garcia, PC Phone Link Inc., PCPhoneLink Incorporated, or GPS Nanny Inc. is encouraged to contact the SCC's Division of Securities and Retail Franchising regarding this matter. The SCC's toll-free number within Virginia is 1-800-552-7945. The direct number for the Securities Division in Richmond is (804) 371-9051 and the e-mail address is SEC_General@scc.virginia.gov.

Case number SEC-2005-00052

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Commonwealth of Virginia

Ken Schrad
Director



(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

Angela P. Bowser
Assistant Director

State Corporation Commission
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

www.scc.virginia.gov

05-50

NEWS RELEASE

Contact: **Andy Farmer**
(804) 371-9141; andy.farmer@scc.virginia.gov

FOR IMMEDIATE RELEASE
November 8, 2005

**SCC ALLOWS INTERIM FUEL RATE INCREASE FOR APPALACHIAN POWER;
SETS HEARING FOR JANUARY 2006**

RICHMOND – Appalachian Power will impose an 8.1 percent interim fuel rate increase on January 1, 2006. The State Corporation Commission (SCC) has scheduled a public hearing for January 12, 2006, to receive comments on the request that will increase the company's annual revenue by \$57.7 million.

Appalachian filed an application to revise its fuel factor on October 21, 2005. By law, interim rates, based on the company's request, are temporary pending the SCC's final decision.

The company says the increase is necessary to meet the rise in the projected costs of fuel to generate electricity in 2006. Appalachian is seeking to raise its current fuel factor from 1.42 cents per kilowatt hour (kWh) to 1.785¢/kWh. The average residential customer using 1,000 kWh in a month would see an increase of \$3.65, or 6.2 percent on a monthly bill.

A public hearing on the request is scheduled for 10 a.m. on Thursday, January 12, 2006. It will be held in the Commission's second floor courtroom located in the Tyler Building, 1300 East Main Street, in downtown Richmond. Any person wishing to comment at the hearing should arrive early and notify the SCC bailiff.

The public may review copies of Appalachian's application and related documents in the SCC's Document Control Center, located on the first floor of the Tyler Building, Monday through Friday, between the hours of 8:15 a.m. and 5 p.m. Unofficial copies of documents related to the application may be downloaded from the SCC's website: <http://www.scc.virginia.gov/caseinfo.htm> and refer to case number PUE-2005-00090.

Appalachian also has pending before the SCC a request to increase base rates, the portion of the monthly bill that accounts for the company's operating costs. The company has requested an increase of \$13.5 million to recover environmental and reliability costs through a surcharge on customers bills. The hearing on that request is scheduled for February 7, 2006.

Case Number PUE-2005-00090

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Commonwealth of Virginia

Ken Schrad
Director



(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

Angela P. Bowser
Assistant Director

State Corporation Commission
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

www.scc.virginia.gov

05-51

NEWS RELEASE

Contact: **Katha Treanor**
(804) 371-9141; katha.treanor@scc.virginia.gov

FOR IMMEDIATE RELEASE

December 12, 2005

**SCC URGES INVESTORS TO CAREFULLY CHECK CREDENTIALS
OF "SENIOR SPECIALISTS"**

RICHMOND – Don't judge a book by its cover, Virginia securities regulators warn, especially when it comes to individuals purporting to be "senior specialists." Although some are legitimate, many of these individuals are unlicensed or ill-equipped to offer seniors the guidance they need to make wise investing decisions.

Ron Thomas, director of the State Corporation Commission's Division of Securities and Retail Franchising, urges senior investors to carefully check the credentials of individuals who claim to be senior specialists. "Just because someone has a lot of letters or designations behind their name doesn't mean they are qualified to tell you what to do with your hard-earned money or have your best interests at heart," he said.

"Individuals may call themselves senior specialists to create a false level of comfort among seniors by implying a certain level of training on issues important to the elderly," Thomas said. In many cases, he said, "the training they receive is nothing more than marketing and selling techniques targeting the elderly. These salespeople and the alphabet soup of letters after their names can be confusing, and in some cases, may even be deceptive to seniors."

The North American Securities Administrators Association (NASAA) has observed a significant increase in designations claiming to provide the holder with expertise in providing services to investors 55 years and older. Securities regulators have opened 26 cases during the past year involving "senior specialists" in the eastern half of the United States alone. Most of the cases involve securities recommendations by individuals who are not properly licensed by state securities regulators.

Virginia securities regulators recently found an individual advertising himself as a senior specialist shortly after he had been convicted of securities fraud and had been ordered by the SCC not to conduct any further securities business. "These are the types of individuals we may be dealing with when designation standards are low," Thomas said.

(more)

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According to Thomas, bogus senior specialists often target senior investors through seminars where the specialist reviews participants' assets, including their securities portfolios. Typically, the specialist recommends the seniors liquidate their securities holdings and use the proceeds to purchase indexed or variable annuities products or other investments the specialist offers.

In Virginia and many other states, these recommendations may be viewed as providing investment advice for compensation. "The senior specialist would be offering investment advice as an unregistered investment adviser and, therefore, would be subject to enforcement action by regulatory agencies," Thomas said.

There are legitimate organizations whose members must complete rigorous programs of study, pass extensive examinations, and have practical experience in order to receive their designations. However, a number of entities formed in the last few years have created designations with much less stringent requirements, Thomas said. Without reviewing the course material for each of these designations, it is difficult to verify the claims made by the promoters.

"Before doing business with any investment professional, all investors, especially senior investors, should check with their state securities regulator to determine whether the individual is properly licensed and if there have been any complaints or disciplinary problems involving the individual or his or her firm," Thomas said.

For more information, call the SCC's Division of Securities and Retail Franchising in Richmond at (804) 371-9051 or toll-free (in Virginia) at 1-800-552-7945 or visit its website at www.scc.virginia.gov/division/srf. Additional information, including protection tips for seniors, is available through the North American Securities Administrators Association website at www.nasaa.org. Its website offers information on various types of investment fraud, an investor "Bill of Rights," instructions for filing an investment-related complaint, and contact information for each state securities regulator.

Commonwealth of Virginia

Ken Schrad
Director



(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

Angela P. Bowser
Assistant Director

State Corporation Commission
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

www.scc.virginia.gov

No Order form 12/13/05

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NEWS RELEASE

Contact: **Ken Schrad**
(804) 371-9141; ken.schrad@scc.virginia.gov

FOR IMMEDIATE RELEASE
December 13, 2005

**SCC's BUREAU OF INSURANCE ADVISES AGENTS TO
ADHERE TO MEDICARE PART D MARKETING GUIDELINES**

RICHMOND – All Virginia-licensed insurance companies and agents engaged in the marketing and sale of the Medicare prescription drug benefit have been urged to adhere to Medicare Part D marketing guidelines. The State Corporation Commission's Bureau of Insurance is prepared to investigate any allegations of misconduct including those referred by the Centers for Medicare and Medicaid Services.

Virginia Commissioner of Insurance Alfred W. Gross recently sent an alert letter to licensed companies and individuals after being made aware of certain practices the Bureau considers inappropriate for the market. His letter strongly cautions against engaging in such activity and promises that the Bureau will take appropriate action against any person found to be in violation.

Marketing of the Medicare prescription drug benefit has been permissible since October 1, 2005. Only state-licensed insurance agents may engage in marketing activity.

Individuals selling or promoting Medicare Part D products should not engage in any of the following practices:

- Agents should not take advantage of the Medicare beneficiary's lack of knowledge to offer or sell other insurance products for which the beneficiary may not be suited.
- Implying or suggesting that an agent is affiliated or associated with Medicare, or that a particular product has been approved or endorsed by Medicare is prohibited.
- Agents should not solicit the Part D benefit door-to-door uninvited.
- Suggesting or implying that an individual must drop an existing Medicare Supplement plan or must purchase a particular Medicare Supplement plan in order to qualify for the Part D benefit is prohibited.

Any persons concerned that they may have experienced such misrepresentations or marketing practices are encouraged to contact the SCC's Bureau of Insurance. Consumer service representatives are available Monday through Friday, 8:15 a.m. to 5 p.m. at 800-552-7945 (toll free), or the direct number at 804-371-9691 (Life and Health section).

Commonwealth of Virginia

Ken Schrad
Director



(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

Angela P. Bowser
Assistant Director

State Corporation Commission
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

www.scc.virginia.gov

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NEWS RELEASE

Contact: **Ken Schrad**
(804) 371-9141; ken.schrad@scc.virginia.gov

FOR IMMEDIATE RELEASE

December 13, 2005

SCC APPROVES PARTIAL PAYMENT OF ROA CLAIMS

RICHMOND – Policyholders with a covered claim against insolvent Reciprocal of America (ROA) can expect a partial payment soon. The State Corporation Commission (SCC) is authorizing the deputy receiver of the liquidated reciprocal insurer to make a 17 percent distribution to policyholder-level claimants.

ROA primarily wrote hospital professional liability insurance, workers' compensation insurance, and some ancillary insurance for its insureds. It also provided reinsurance to various companies including three Tennessee risk retention groups – Doctors Insurance Reciprocal, American National Lawyers Insurance Reciprocal, and the Reciprocal Alliance.

ROA and its attorney-in-fact, The Reciprocal Group, were placed into receivership on January 29, 2003. On April 30, 2003, payment of all hospital liability claims was suspended by the deputy receiver. The SCC allowed the deputy receiver to continue paying certain workers' compensation insurance claims upon which recipients typically rely for their livelihood and medical care.

As a result of the SCC's order, Virginia Insurance Commissioner Alfred W. Gross, in his capacity as deputy receiver, is expected to soon modify his directive suspending payment of claims to allow for a partial distribution from the receivership estate. Virginia law requires that the deputy receiver treat all policyholder-level claimants equitably.

The 17 percent payment is capped at \$77.5 million dollars which is a conservative estimate of the assets that can be distributed at this time without unreasonable risk that later approved claims of equal priority will not receive the same percentage payment. The bar date for the filing of claims was September 30, 2004. While the number of claims that might be filed has been fixed, the dollar value that ROA may have to pay on those claims is unknown.

The partial payment does not include the outstanding creditor claims of the Tennessee risk retention groups (RRGs). However, the Tennessee receiver agrees with the partial payment arrangement. The agreement allows ROA and the Tennessee RRGs to cooperate in the preservation and marshalling of the assets of their respective receivership estates.

Case number INS-2004-00244

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Commonwealth of Virginia

Ken Schrad
Director



(804) 371-9141
TDD/Voice (804) 371-9206
FAX: (804) 371-9211

Angela P. Bowser
Assistant Director

State Corporation Commission
Division of Information Resources
P.O. Box 1197 Richmond, Virginia 23218

www.scc.virginia.gov

05-54

NEWS RELEASE

Contact: **Andy Farmer**
(804) 371-9141; andy.farmer@scc.virginia.gov

FOR IMMEDIATE RELEASE
December 30, 2005

**SCC SETS HEARINGS ON A PROPOSAL TO BUILD A WIND FARM
IN HIGHLAND COUNTY**

RICHMOND – The State Corporation Commission (SCC) has scheduled public hearings in March 2006 to consider a proposal by Highland New Wind Development, LLC (HNWD) to construct a wind-powered electric generation facility in Highland County.

Four public hearings over two days are scheduled in Monterey. The first day is Monday, March 13, 2006, with sessions beginning at 1:30 p.m. and 6:30 p.m. The second day is Tuesday, March 14, 2006, with sessions beginning at 4 p.m. and 7 p.m.

All of the hearings will be held in the gymnasium of the Highland Elementary School on Myers-Moon Road in Monterey. Any person wishing to comment at these hearings should arrive early and sign in with the SCC bailiff.

The SCC will schedule the evidentiary portion of the case at the Commission's offices in Richmond at a later date.

In addition to public hearings, interested persons may submit comments on the application to the SCC in writing or electronically by March 13, 2006. Written correspondence must be sent to the Clerk of the State Corporation Commission, Document Control Center, P.O. Box 2118, Richmond, VA 23218-2118, and refer to case number PUE-2005-00101.

Interested persons desiring to submit comments electronically may do so by following the instructions available at the SCC's website: <http://www.scc.virginia.gov/caseinfo.htm>. Click on the PUBLIC NOTICES link and then the SUBMIT COMMENTS button for the above referenced case number.

HNWD's application and related documents may be viewed during regular business hours at the SCC's Document Control Center, First Floor, Tyler Building, 1300 East Main Street, Richmond. Interested persons may also access a copy of the application through the SCC's Docket Search portal at <http://www.scc.virginia.gov/caseinfo.htm>.

Case number **PUE-2005-00101**

ADVISORY: E-mail distribution of SCC news releases is now available.
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