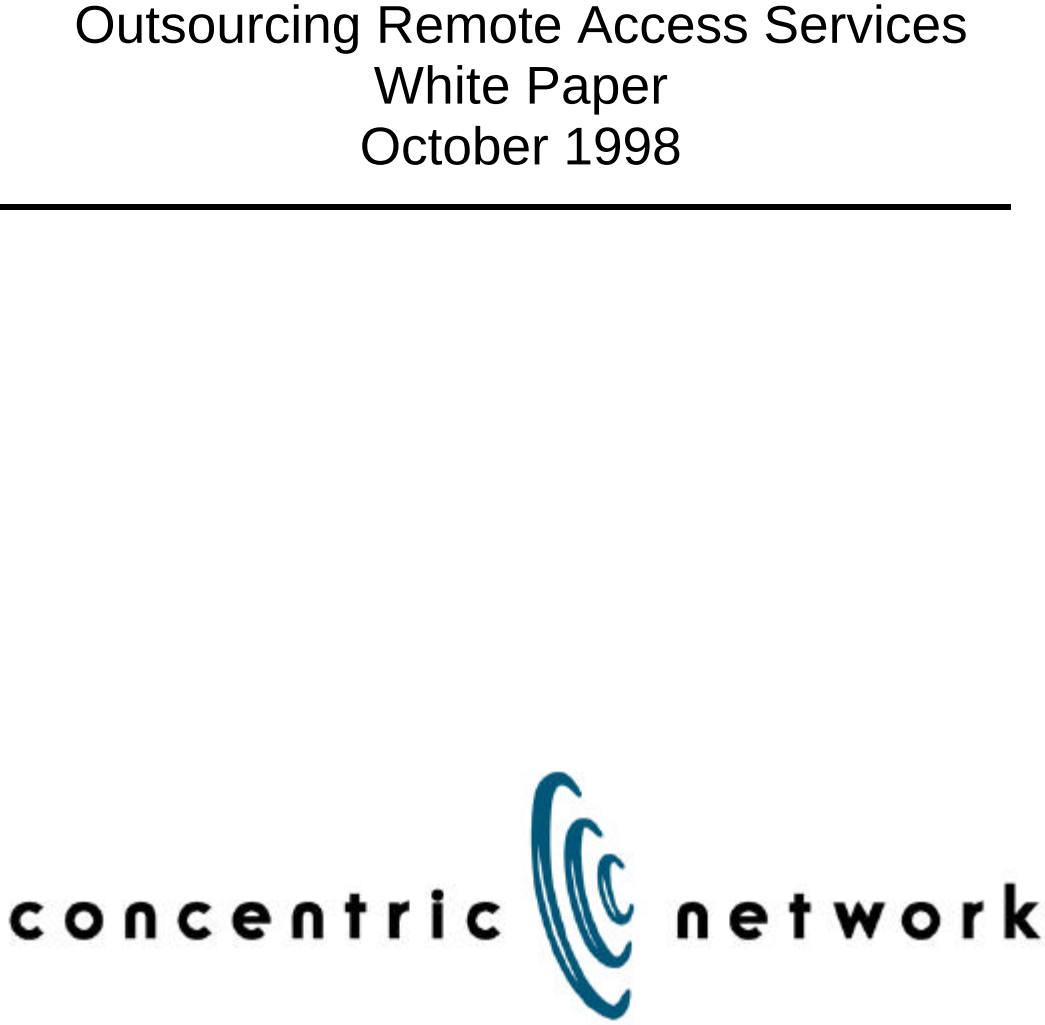
Outsourcing Remote Access Services
White Paper
October 1998



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Remote Access: In House or Outsource?

According to Forrester Research, "The Remote LAN Access market is growing explosively." All of the Fortune 1000 companies that Forrester spoke to "permit dial-in access to their corporate LANs, and almost nine out of 10 firms see the number of remote access users expanding by the year 2,000.[1]" According to Cahners In-Stat Group, the number of remote access dial-in ports will grow 76% from 1998 to 2000.[2] "More than 25% of corporate users implement or plan to implement outsourced remote access, and this is just the beginning," said Greg Cline, Principal Analyst for Cahners In-Stat Group's Internet Architecture Service. "Smart carriers will be adding value by providing this service, then going the extra mile to comprehensively manage end-user remote access." Driven by compelling economics, the outsourced remote access solution mix is shifting in favor of Internet-based solutions. According to Cahners In-Stat Group, the stage is being set for virtual private networks.

As the number of users needing remote access continues to explode, many organizations have struggled with the additional demands placed upon their already stretched resources. The need to provide 7x24 support, keep up with technological change in access technologies, control communications costs, and simply add enough hardware and phone lines to satisfy demand has caused many of these organizations to rethink their strategy regarding supporting remote access as an in-house service.

Business Outsourcing Issues

With the increase in numbers and mobility of remote users comes the need to manage costs. Most organizations support their mobile users through 1-800 numbers, and large modem pools managed at the periphery of the corporate LAN. Typical costs on these 1-800 facilities for long distance usage range from $3.60 to over $6 per hour, depending on long distance provider and other factors. Outsourcing to a Network Service Provider with significant local call access coverage provides the potential for significant cost reduction.

Management control is an important issue for most organizations, and can be a reason that organizations hesitate to consider outsourcing of remote access. Fortunately, recent developments such as the de facto standard RADIUS (RFC 2058) protocol, and advanced tunneling technology, now allow organizations to maintain the security and control of their remote access user base, while still outsourcing the access component and accruing significant benefits. In addition, new tools are available which allow network managers to gain visibility into their outsourced network, for determining user activity, load on the access links, and other important status information.

The ability (or lack thereof) of an in-house staff or a potential outsourcing partner to support users outside of the normal 8-5 business hours is another consideration. For mobile user communities, the usage of the remote access facilities in many cases stretches well beyond what is considered normal help desk support hours.

[1] The Forrester Report, Telecom Strategies: Analyzing Telecommunications in an Era of Deregulation and the Internet, Volume Three, Number Three, August 1998, Freeze, Goodtree, Schmidt, and Goldberg.
[2] Cahner's In-Stat Group, Remote Access and the Rise of the Corporate VPN: Market Opportunities and Trends, August 1998, Greg Cline.

Technical Outsourcing Issues

Probably the single biggest obstacle to outsourcing remote access has historically been a lack of adequate tunneling technology and security measures. The recent development of standards for tunneling technology, such as Mobile IP, as well as authentication protocols such as RADIUS, now allows for management of the security function by the end user organization.

This same technology permits the use of user authentication tokens to produce one-time passwords, and allows for a very high level of security and user authentication. The Network Service Provider now need not be the keeper of the user ID and password database, as the security server can reside at the end user customer site.

An additional technical issue which impacts the ability to outsource a remote access network, is the "transparency" of the solution. End users need for their remote access solution, whether an in-house service, or an outsourced one, to provide multiprotocol support for IP and IPX clients, and IP addressing via dynamic assignment (using the end user customer's address space, not the NSP's IP addresses). In addition, the solution should not impose restrictions on the client software supported, or on the customer premises routing equipment to be used. Until recently this was not possible with an outsourced offering. With RemoteLink™ (which is based on the mobile IP and Generic Routing Encapsulation IETF draft standards and RFC's), it is now possible to outsource your remote access, and provide an elegant solution which addresses these issues.

Concentric Network RemoteLink™ Service

Service Overview

The Concentric RemoteLink™ service is a Virtual Private Network ("VPN") application that gives remote or mobile PC equipped users secure IP dial up access to an IP based private network via the Concentric Network. It is specifically designed for the corporate network manager who has a large number of remote end users and needs to give remote access to centrally located corporate information access points. The technology infrastructure supporting Concentric RemoteLink™ is based on Bay Networks remote access servers, routers and dial virtual private network services software, however the customer premises equipment router may be from other vendors.

Key Service Features

Concentric Network's RemoteLink™ is an ideal solution for organizations seeking to grow their remote access usage, while managing costs.

1) Remote Access Server (RAS) Focus: Concentric is one of the few Network Service Providers to focus on the Remote Access to corporate LANs market segment. Concentric has a total package for network monitoring, support, and control which allows an MIS manager to outsource the operation of their RAS with peace of mind.

2) Multi-protocol support: The RemoteLink™ service supports IP and also supports remote IPX clients.

3) Performance and Reliability: Concentric is now offering SLA's for call success rate and initial modem connect speeds. Concentric Network's dial SLA's are measured using research

conducted by Inverse Network Technology, which rates the performance of service providers on a letter grade system, from A+ to D, each month. For call success rates, Concentric Network will meet or exceed industry average for business hours. For initial modem connection speed, Concentric Network will also meet or exceed the industry average. If Concentric fails to meet these measurements, it will credit the customer's monthly bill for 10 percent for each grade level below the industry average. And, in another first for the industry, Concentric is the first provider to handle SLAs proactively—if Concentric fails to meet these SLA commitments, it will credit the customer account automatically. Most providers today require the customer to prove that the agreement wasn't met, to request a credit, and to give the service provider 60 days to address the problem.

4) Network architecture: Private ATM partially meshed T3 backbone network with SuperPOPs supporting local access. Two data centers, equipped with onsite UPS and diesel generators, provide for reliable network operation.

5) IP Security: Concentric has deployed the Bay Network's Baystream Dial VPN Service tunneling technology which creates secure tunnels through the network. Concentric will also be offering an encryption option for the service.

6) Physical Security: Concentric SuperPOP locations are in secure, hardened telecommunication facilities. Concentric is a privately managed network, hence customers data traffic will never touch the open Internet.

7) Authentication, Authorization and Accounting: Through the use of RADIUS proxy calls, user authentication and authorization is controlled by the customer, NOT Concentric. Concentric is also able to return RADIUS accounting information to customer premise located Authentication Servers.

8) Ease of Use for the Mobile User: Only standard dialer software already present on all remote systems is required. However, Concentric has developed a WIN95 Installshield compliant client/server application, called Access Finder, that determines the nearest local access phone number. Through a single button selection, an 800 number is dialed and automatically returns to the client application the local access phone number(s). The remote user can then dial the local number. In addition each time this application is used, a complete local access list is updated on the client system. The end result is that a remote user can always find a Concentric local access number easily and connect.

9) Minimal infrastructure changes: No change to remote client application system on the PC. Standard Frame Relay circuit required between Concentric Gateway router and the customer network. Any RFC 1490 compliant frame relay WAN port off of a CPE router is required (Cisco , Bay, etc.).

10) End User Support: Concentric provides two levels of support for a RAS customer. Concentric can provide second tier escalation support for the customer's in-house support desk if the customer supports its end users directly. Alternatively, Concentric can provide direct first tier telephone based support for RAS end users for basic connectivity on a 7 x 24 basis if the optional support service is purchased.

11) Cost Reduction: Concentric Remote Access can reduce costs by over 40% below the cost of in-house managed RAS solutions, depending on the nature of the implementation. In addition to direct reduction in costs, Concentric can shield customers from the headcount responsible for supporting these services.

User/Tunnel Interaction

The following is a summary of the steps involved in establishing a connection over the Concentric Network. This scenario assumes that RADIUS is the user authentication method and the Authentication Server resides in the customer network:

1. The remote user invokes AccessFinder, finds & dials a local number, and the initial PPP handshake begins with the Remote Access Server (RAS).
2. The user is logged in to the RAS using a combination of user name and domain name, along with their password. (Example: jsmith@customersite.com).
3. The RAS queries a Tunnel Management Server (TMS) with the domain name to find a matching entry in the database.
4. If the entry is found, the TMS responds to the RAS with the information necessary to build an IP "Tunnel" between the dial port and a specific Frame Relay port, identified by a Data Link Connection Identifier (DLCI).
5. The RAS then sends a registration message including the DLCI, user name, password, and the IP address of the customer's authentication server to the gateway node. A secure cryptographic handshake is performed between the RAS and the gateway node to verify the identity of each.
6. The gateway sends out a RADIUS access request message to the specified authentication server. The request message is encrypted between the gateway and the authentication server.
7. The gateway then passes a RADIUS authentication acknowledgment to the RAS to complete the authentication.
8. The connection is established, the tunnel is then built, and data begins to pass through the network.
9. The tunnel exists until the connection is dropped, then the gateway router sends a RADIUS accounting disconnect message so that IP address can be reassigned.

Security of Concentric RemoteLink™

The RemoteLink™ service has been designed to provide a high degree of security. In terms of user authentication, remote users are assigned user ID's and passwords, which are authenticated against the customer's RADIUS server. Concentric supports time synchronous handheld user authentication tokens (tokens not requiring a challenge), via an extension to the RADIUS server. There is also a cryptographic authentication handshake that occurs between the entry RAS server, and the gateway router, to verify identity of each device to the other. Finally, the users ID/password are encrypted using a shared secret between the RADIUS proxy in Concentric's network, and the RADIUS server at the customer premise.

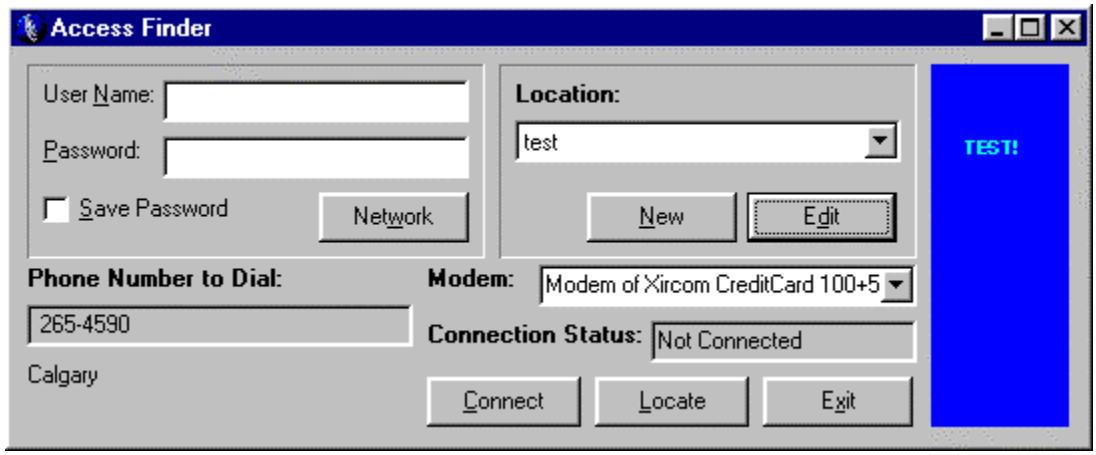
The tunneling technology used by RemoteLink™ provides further security, by hiding the existence of the customer's network from the Concentric network, and the Internet. No routes to the customer network are advertised on Concentric's network, or the Internet.

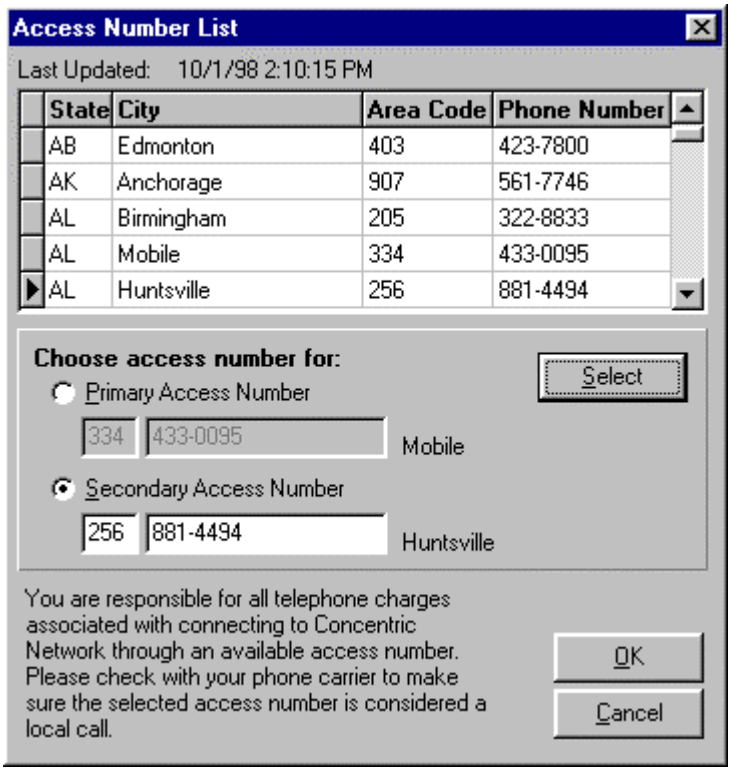
Because the data transmitted from end users to their corporate LAN is sent entirely on Concentric's nationwide network, data privacy is no more or less an issue than a typical private network. This is in contrast to other VPN solutions where the data is transmitted over the Internet, and where encryption is pretty much mandatory.

Ease of Use & Manageability

Access Finder

The remote user can find the local Concentric access number by selecting the locate button. The application (Access Finder) will dial an 800 number. Once connected, the server will "learn" the user location and return the local access number. The system will also download the latest access list. The client application disconnects from the 800 number and then dials the local access number. The remote user can use the location name provided by the server or replace it with a name that he wants, such as, the name of a hotel or company.





RemoteLink™ Management Control

RemoteLink™ provides many capabilities that allow the organization to effectively manage their remote user population. The service returns RADIUS accounting information to the RADIUS server located at the customer premise, enabling usage reporting by the organization. The RADIUS server also allows the organization to control adds, deletes, and changes to their remote user population.

Concentric RemoteLink vs. In-House RAS: Cost Analysis

The analysis below provides a comparison between costs of an in-house RAS solution and the Concentric RemoteLink service. The analysis uses both the lowest price point that the RemoteLink service is offered at, based on volume, as well as the lowest 1-800 per minutes rates that we have identified (and which are given only to the largest 1-800 users). Concentric Network can make this spreadsheet available to you upon request, so that you can plug in your actual numbers to determine savings for your situation.

In-House Remote Access Costs vs. Concentric RemoteLink Costs							
Rate for a 1yr commitment	$1.95						
There are lower hourly rates for higher monthly commitments of $10K and $15K or longer term agreements							
Current Customer RAS Costs:				**Concentric RemoteLink Costs to Customer:**			
Number of Remote Users:	500			Number of Remote Users:			500
Average Monthly Hours/User:	20			Average Monthly Hours/User:			20
$/hour of Analog 1-800 Access:	$ 6.00			$/hour of Analog 1-800 Access:			$ 6.00
Percentage users calling 800 service:	100%			Percentage users calling 800 service:			20%
Total monthly hours using 800 service	10,000			Total monthly hours using 800 service			2,000
				Total monthly hours using local access			8,000
RemoteLink Usage Costs:	NA			RemoteLink local dial usage cost:			$ 15,600
Percentage users active at one time	10%			Percentage users active at one time			10%
# Users/port:	10			# Users/gateway:			200
Ports/Comm Server:	24			Ports/Comm Server:			NA
Number of Comm Servers	3			Number of Comm Servers:			NA
$/Comm Server:	$ 10,000	including modem cost		$/Comm Server:			NA
Total cost of comm servers:	$ 30,000			Total cost of comm servers:			NA
Lease Rate:	4%			Lease Rate for Bay Networks AN router:			$ 300
Number Dedicated T-1's needed:	3			Number Dedicated T-1's needed:			1
Monthly LEC cost of channelized T-1	$840			Monthly LEC cost of T-1			$ 800
				Concentric Network DAF charge			$ 1,795
Headcount to support Comm Servers:	1			Headcount to support Comm Servers:			NA
Cost of Comm Server Support	$ 60,000			Cost of Comm Server Support			NA
One-time charges:				**One-time charges:**			
				RemoteLink Start-up Kit			$ 7,900
Typical T1 installation charge ($1K per)	$3,000			Typical T1 installation charge ($1K per)			$ 1,000
				Concentric Network DAF install charge ($3k)			$ 3,000
In-house RAS Costs:				**RemoteLink Costs:**			
	Per Month:		1st year costs:	Per Month:		1st year costs:	
Provisioning						$ 11,000	
Dial network 800 service cost:	$ 60,000		$ 720,000	$ 12,000		$ 144,000	
RemoteLink usage cost:	NA		NA	$ 15,600		$ 187,200	
Concentric Network DAF Line Costs:	NA		NA	$ 1,795		$ 21,540	
T-1 line costs	$ 2,520		$ 30,240	$ 800		$ 9,600	
Support Costs 8 hours/day, 5 days/wk:	$ 5,000		$ 60,000	NA		NA	
Leased Equipment Costs:	$ 1,200		$ 14,400	$ 300		$ 3,600	
Comm Server Support Costs:	$ 5,000		$ 60,000	NA		NA	
One-time costs	NA		$ 3,000	NA		$11,900	
Total Cost:	$ 73,720		**$ 887,640**	$ 30,495		**$ 388,840**	
				RemoteLink Savings =		**56%**	

Virtual Private Network Technology: An Overview

One of the hottest topics in the networking industry is switched access to Virtual Private Networks (VPNs). Driven by the boom in Internet usage, as well as a sharp increase in the number of workers that dial in to their own corporate networks, the use of generically encapsulated “tunnels” is already making switched access to these network resources more efficient and practical for customers, service providers, and the telephone companies that provide the physical infrastructure for all of these networks.

Concentric’s solution for providing switched connectivity to VPNs is based upon Bay Network’s Baystream DVS™. This technology provides a set of capabilities that runs across Bay Networks remote access server and router platforms. It is available now as a fully functional end-to-end solution that has many capabilities unique in the industry today. Concentric’s testing indicates that this technology is interoperable with any standards-based client PPP software, any standards-based Frame Relay router, and any existing Frame Relay service.

Recently, the IETF decided that the "standard" Layer-3 tunneling solution would be based on Mobile IP. Today, Concentric RemoteLink(tm) is 80%-85% compliant with the Mobile IP specification. In addition to the Layer-3 tunneling approach currently offered, Concentric Network will implement Layer 2 Tunneling Protocol (L2TP) as the standard evolves and is finalized.

The goal of RemoteLink™ is to allow remote devices simple and secure access to a corporation’s LAN. RemoteLink™ is based on the concept of encapsulating multiprotocol data in IP “tunnels” that exist between a RAS (Remote Access Server) and a gateway router using GRE. RemoteLink dynamically establishes and tears down “tunnels” over an IP routed backbone in order to facilitate the connection between the remote user and his/her “home” network. In addition to GRE, this technology borrows heavily from IETF working groups, draft specifications, and standards such as IP Mobility, RADIUS, and IP Security (IPSEC) in addition to IP routing, Frame Relay, and Point-to-Point Protocol (PPP).

Some Benefits of a Dial VPN Service

Corporate customers no longer need to invest in massive banks of modem racks or ISDN equipment to terminate subscriber calls at their premises since the RAS is placed in Concentric Network SuperPOP sites. Additionally, corporate IS staffs are no longer required to deal with the many headaches associated with remote network connectivity or performance issues because these calls can be deflected to Concentric Network’s customer service organization.

Finally, corporate customers will save money on toll, calling card, 1-800, and 950 charges while giving end users more convenient access to their home networks.

How It Works

The Concentric RemoteLink™ service incorporates a technique known as Layer 3 Forwarding. With Layer 3 Forwarding, the incoming call to the network is terminated at the Remote Access Server (RAS) and the Layer 2 protocol header, usually a PPP header, is stripped off leaving only the Layer 3 (Network Layer) payload. The payload is then encapsulated with a GRE header and an IP header in which the source IP address is the tunnel initiation point and the destination IP address is the tunnel termination point.

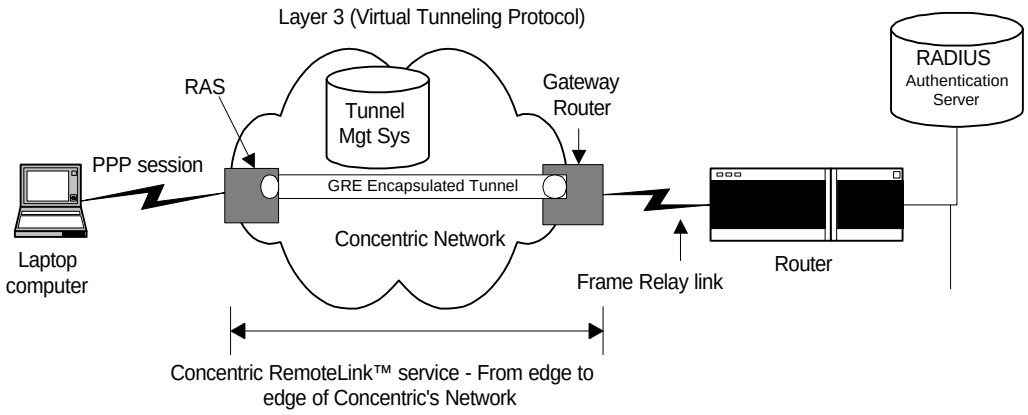
The payload is then routed over the IP backbone to the endpoint of the tunnel that resides in the gateway router. It is then forwarded to a specific Frame Relay Data Link Connection Identifier (DLCI). There, the payload is re-encapsulated with a standard Frame Relay RFC 1490 header and sent to the customers network via the Frame Relay connection.

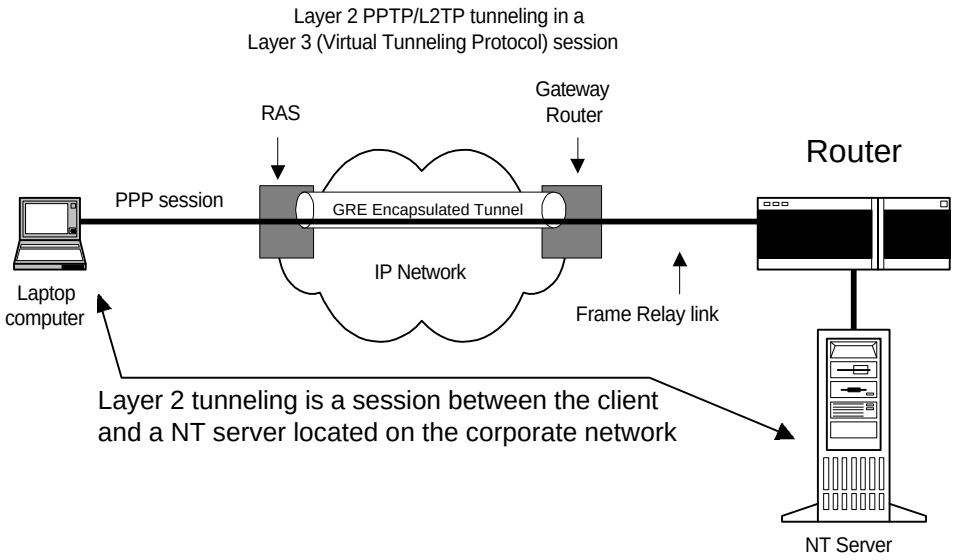
Layer 3 Forwarding and Layer 2 Forwarding

The RemoteLink™ service carries only the Layer 3 (and above) payload through the IP tunnel. Layer 2 Forwarding, on the other hand, tunnels the entire PPP frame over the Service Provider's IP backbone. This not only adds framing overhead, but introduces potential timing issues, since PPP network control protocol negotiation are time sensitive. In many cases the endpoints of the tunnel are separated by long distances and/or many router hops. Under these conditions, PPP connections carried over tunnels based on Layer 2 Forwarding may be prone to timeouts and/or frequent resets.

The IP tunnel is both created and terminated in Concentric's network. The remote user's PPP session is terminated at the remote access server entry point into our network. This contrasts with Layer 2 Forwarding technologies such as Point-to-Point Tunneling Protocol (PPTP), in which the tunnel is created in the service provider's network, but requires termination at an NT server that usually resides at the customer's premise.

The diagrams below depict examples of both Layer 3 and Layer 2 Forwarding. RemoteLink™ is based on Layer 3 forwarding and therefore the tunnel is between the RAS and the gateway router on Concentric's network. Modifications in client laptop computer and corporate routers are not required.





Tunnel Registration and User Authentication

Two critical components of the Concentric RemoteLink™ service are the Tunnel Management Server (TMS) and the Authentication Server (AS) processes.

The TMS is used to store relevant information about the customer's network including the customer's two IP tunnel endpoints and characteristics associated with the tunnel such as tunnel refresh timers, type of encryption used, and the customer's IP domain name.

The AS is used to authenticate individual users attempting to gain access to the customer's "home" network.

Summary & Future Directions

Today there are no vendors today currently implementing standards-based tunneling. PPTP has been retired in favor of L2TP. L2F has been retired for the same reason. Concentric is closely monitoring the activities surrounding L2TP. As L2TP becomes closer to standardization, Concentric will support this alternative tunneling scheme. Supporting both Layer 3 Forwarding and Layer 2 Forwarding will give our customers the option of choosing a VPN architecture that most closely fits the requirements of the service being offered. In either case, the service can be deployed using the technology infrastructure currently in Concentric's network.

Concentric Network Corporation: An Overview

A leader in IP network innovation, Concentric Network provides wide area intranets, extranets, and application hosting solutions for the enterprise. These high-performance, secure, cost-effective, and reliable IP-based network services connect enterprises with their remote sites, mobile users, business partners, and customers. For individuals and small to medium size businesses, Concentric Network also offers a complete line of access and hosting products. The Concentric network architecture is based on "super" points of presence (SuperPOPs), an advanced ATM backbone, and distributed data and hosting centers which enable high functionality, low/fixed latency, high throughput, and superior reliability to support a wide range of applications.

Operational since late 1994, Concentric Network is traded on NASDAQ under the symbol "CNCX."

Concentric Network Mission Statement

To be the premier provider of value-added IP network application and services worldwide.

Enterprise Solutions

Virtual Private Networks:

The Concentric Enterprise VPN™ (EVPN) is a business-critical wide-area networking solution that enables an organization to securely and reliably communicate with its offices, business partners, vendors, customers, and employees (both local and remote). Customers can also take advantage of turnkey security solutions with Concentric's Managed Security Service.

Concentric CustomLink™ is a unique VPN offering that gives an organization a direct, individualized online connection to their customers.

Concentric RemoteLink™ enables mobile employees, telecommuters, and business partners to securely and cost effectively dial into their enterprise network and use network resources as if they were locally connected.

Application Hosting:

ConcentricHost™ is a complete line of application hosting services that provide tailored, high-performance, scalable solutions. The service offerings range from bundled packages for individual consumers and small businesses to managed Web server and colocation services for large enterprises.

Access Services:

Concentric offers a full-range of high-speed dedicated access services to connect multiple, dispersed network sites, providing Internet, intranet and LAN access across a VPN. Most of these services have latency and throughput guarantees and are priced based on average usage. Options include FullChannel T1™ and T3, FlexChannel T1™ and T3, LECFrame Relay, and Digital Subscriber Line (DSL). Concentric is working with several carriers to offer DSL services in parts of Northern and Southern California, and plans to expand coverage nationally throughout 1998.

A broad range of Internet access options are available for individuals, telecommuters, and small businesses, including Internet access, Web hosting, e-mail, chat, file transfer protocol (FTP), and online shareware services. A team of customer support experts back all Concentric services, 24 hours a day, 7 days a week.

Video Services:

Concentric Video IP Services™ are the industry's first business-quality IP-based videoconferencing services. Created in partnership with videoconferencing leader PictureTel, Concentric Video IP Services combine high-performance IP transport services with value-added directory and gateway services that bridge the IP and ISDN video worlds.

Voice Services:
Coming Soon: Concentric's IP voice services will enable high-quality, cost-effective voice communications across a VPN. Concentric's Carrier IP Voice Services will deliver aggressively priced, toll-quality international phone-to-phone calling to more than 200 countries around the world.

NETWORK
Concentric designed and operates a low/fixed latency, high-throughput, scaleable network. Based on an asynchronous transfer mode (ATM) backbone, the Concentric network offers customers access via dial-up modems as well as high-speed connections. Concentric offers service level guarantees on dedicated connections that cover latency, network availability and dial access.

The Concentric network in the United States and Canada consists of 16 SuperPOPs in major metropolitan calling areas supplemented by approximately 135 traditional POPs located in smaller markets. Through a partnership with Telecom Italia, Concentric is rolling out service in Europe, Asia and South America throughout 1998.

STRATEGIC PARTNERS
Williams Communications Group, Telecom Italia, SOFTBANK Holdings, Inc., Kleiner Perkins Caufield & Byers

DISTRIBUTION
Direct sales team: 39 members, IMPACT Partner Program: 56 channel partners

DATA CENTER LOCATIONS
In California: Santa Clara, San Francisco, Los Angeles Outside California: Washington, D.C.; Chicago International hosting facilities: Toyko, Hong Kong, Stockholm

EMPLOYEES
550

HEADQUARTERS
10590 N. Tantau Avenue, Cupertino, California 95014, 408.342.2800, www.concentric.net

Local Access Numbers in the US and Canada: October 2, 1998

Concentric is continually adding new access numbers and broadening our local reach of our network. To access the most current local access numbers, visit http://home.concentric.net/POP/.

State	City	Number
AB	Calgary	403-265-4590
AB	Edmonton	403-423-7800
AK	Anchorage	907-561-7746
AL	Birmingham	205-322-8833
AL	Huntsville	256-881-4494
AL	Mobile	334-433-0095
AR	Little Rock	501-707-1054
AZ	Phoenix	602-651-0180
AZ	Tucson	520-547-0432
BC	Vancouver	604-669-9044
CA	Angels Camp	209-729-0025
CA	Antioch	925-775-0025
CA	Auburn	530-883-0025
CA	Bakersfield	805-316-3202
CA	Benicia	707-749-0025
CA	Boulder Creek	831-337-0001
CA	Brockway	530-548-0025
CA	Burbank	818-531-0611
CA	Butte City	530-884-0025
CA	Cambria	805-926-0025
CA	Challenge	530-236-0025
CA	Chico	530-540-0025
CA	Chico	530-571-0025
CA	Chowchilla	209-663-0025
CA	Cloverdale	707-893-0025
CA	Compton	310-361-0025
CA	Concord	925-826-0503
CA	Corona	909-281-0025
CA	Crows Landing	209-856-0025
CA	Cypress	714-763-0520
CA	Davis	530-298-0025
CA	Dinuba	209-590-0025
CA	Dublin/San Ramon	925-557-1620
CA	Earlimart	805-851-0025
CA	El Centro	760-332-0025
CA	El Monte	626-532-0531
CA	Eureka	707-440-0025
CA	Fairfield	707-430-0009
CA	Firebaugh	209-657-0025
CA	Fort Bragg	707-969-0025

CA	Fremont/Newark	510-404-0503
CA	Fresno	209-420-0025
CA	Garden Grove	714-591-0523
CA	Grass Valley	530-270-0025
CA	Hollister	831-665-0025
CA	Irvine	949-930-0611
CA	Jackson	209-231-0025
CA	Joshua Tree	760-821-0025
CA	King City	831-387-0025
CA	Lakeport	707-264-0025
CA	Laton	209-921-0025
CA	Lodi	209-340-0025
CA	Lompoc	805-741-0025
CA	Los Angeles	323-332-0510
CA	Los Angeles	323-603-0515
CA	Los Banos	209-828-0025
CA	Los Molinos	530-390-0025
CA	Lower Lake	707-993-0025
CA	Madera	209-660-0025
CA	Martinez	925-369-0025
CA	Marysville	530-770-0025
CA	Merced	209-721-0025
CA	Moccasin	209-927-0025
CA	Modesto	209-554-0025
CA	Modesto	209-653-0025
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CA	Monterey	831-887-0025
CA	Mt Shasta	530-239-0025
CA	Oakland	510-288-0025
CA	Oakland	510-982-0610
CA	Occidental	707-873-0025
CA	Oceanside	760-826-0025
CA	Ontario USA	909-457-0025
CA	Orland	530-936-0025
CA	Oroville	530-871-0025
CA	Palm Desert	760-797-0025
CA	Palm Springs	760-841-0025
CA	Palmdale	805-280-0025
CA	Palo Alto	650-687-0610
CA	Paso Robles	805-221-0025
CA	Placerville	530-291-0025
CA	Pleasanton	925-397-0025
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CA	Ramona	760-825-0025
CA	Rancho Bernardo	619-815-0025
CA	Redding	530-248-0025
CA	Redwood City	650-423-0025

CA	Redwood City	650-481-0896
CA	Riverside	909-344-0025
CA	S Tahoe	530-494-0025
CA	Sacramento	916-282-0025
CA	Saddleback Valley	949-767-0025
CA	Salinas	831-785-0025
CA	San Bernardino	909-385-0025
CA	San Diego	619-210-2103
CA	San Francisco	415-659-0610
CA	San Jacinto	909-651-0025
CA	San Jose W	408-490-0610
CA	San Luis Obispo	805-476-0025
CA	San Martin	408-692-0025
CA	San Mateo	650-653-0610
CA	San Pedro	310-507-0516
CA	San Rafael	415-450-0013
CA	San Rafael	415-784-0025
CA	Santa Barbara	805-880-0025
CA	Santa Clarita	805-244-0025
CA	Santa Cruz	831-480-0025
CA	Santa Maria	805-357-0025
CA	Santa Rosa	707-536-0010
CA	Santa Rosa	707-581-0025
CA	Santa Ynez	805-697-0025
CA	Saticoy	805-243-0025
CA	Soledad	831-677-0025
CA	Sonoma	707-940-0025
CA	Stockton	209-926-0025
CA	Thousand Oaks	805-435-0025
CA	Three Rivers	209-566-0025
CA	Tracy	209-820-0025
CA	Truckee	530-579-0025
CA	Ukiah	707-466-0025
CA	Vacaville	707-470-0025
CA	Van Nuys	818-742-0522
CA	Visalia	209-746-0025
CA	Walnut Creek	925-948-1591
CA	Wasco	805-759-0025
CA	Willits	707-370-0025
CA	Yosemite	209-885-0025
CA	Yreka	530-937-0025
CO	Colorado Springs	719-636-2685
CO	Ft Collins	970-282-6540
CO	Greeley	970-346-8579
CO	Lafayette/Louisville	303-664-4600
CO	Littleton	303-486-9740
CT	Bridgeport	203-330-1077
CT	Danbury	203-730-0242
CT	Hartford	860-233-7400

CT	New Haven	203-389-7722
CT	Norwich	860-204-0099
CT	Stamford	203-977-0662
DC	Washington	202-478-0503
DE	Wilmington	302-252-9100
FL	Boca Raton	561-226-0010
FL	Cocoa Beach	407-784-5667
FL	Ft. Lauderdale	954-845-0336
FL	Gainesville	352-372-0066
FL	Jacksonville	904-292-1466
FL	Lakeland	941-686-6153
FL	Miami	305-994-7441
FL	Orlando	407-245-1273
FL	Sarasota	941-342-0000
FL	St Petersburg	727-323-0348
FL	Tallahassee	850-222-8015
FL	Tampa	813-879-0174
FL	West Palm Beach	561-227-0012
GA	Augusta	706-723-4039
GA	Chamblee	770-225-0001
GA	Marietta	770-250-0001
GA	Norcross	770-325-0001
GA	Smyrna	770-308-0001
HI	Honolulu	808-536-8900
IA	Des Moines	515-243-8393
ID	Meridian	208-893-9720
IL	Antioch	847-838-7150
IL	Arlington Heights	847-463-0526
IL	Aurora	630-518-0008
IL	Bellwood	708-401-0525
IL	Bensenville	630-477-0596
IL	Champaign-Urbana	217-378-7250
IL	Chicago	312-453-7228
IL	Chicago	312-803-0927
IL	Chicago	773-442-0536
IL	Chicago	773-584-0841
IL	Chicago	773-598-0523
IL	Chicago	773-632-0531
IL	Crystal Lake	815-261-0007
IL	Des Plaines	847-227-0511
IL	Downers Grove	630-874-0964
IL	E Moline	309-796-3377
IL	Elk Grove	847-631-0555
IL	Elmhurst	630-589-0528
IL	Hinsdale	630-203-0590
IL	Lockport	815-886-8069
IL	Lombard	630-282-0577
IL	Naperville	630-300-0540
IL	Northbrook	847-400-0690

IL	Pekin	309-353-7346
IL	Peoria	309-687-2900
IL	Rockford	815-987-4520
IL	Roselle	847-273-0531
IL	Skokie	847-745-0526
IL	Summit	708-929-0573
IL	Wheeling	847-777-0571
IN	Ft. Wayne	219-486-8181
IN	Gary	219-939-8001
IN	Indianapolis	317-655-0043
IN	Lafayette	765-463-7075
IN	Osceola	219-679-0167
KS	Wichita	316-267-0066
KY	Lexington	606-252-2113
KY	Louisville	502-589-7009
LA	Baton Rouge	225-925-8601
LA	New Orleans	504-362-7977
MA	Acton	978-635-9000
MA	Billerica	978-964-0519
MA	Boston	617-531-0669
MA	Brockton	508-894-4952
MA	Brookline	617-992-0502
MA	Burlington	781-852-0503
MA	Cambridge	617-588-0946
MA	Framingham	508-861-0532
MA	Lawrence	978-681-6074
MA	Lexington	781-778-0504
MA	Lowell	978-275-3900
MA	Malden	781-480-0503
MA	Medford	781-658-0502
MA	Newton	617-831-0503
MA	Quincy	617-249-0503
MA	Salem	978-740-3921
MA	Springfield	413-827-7026
MA	Waltham	781-663-0829
MA	Woburn	781-970-0503
MA	Worcester	508-853-1270
MB	Winnipeg	204-943-6680
MD	Baltimore	410-246-1872
MD	Berwyn	301-479-0503
MD	Bethesda	301-968-0528
MD	Capitol Heights	301-778-0503
MD	Gaithersburg	301-296-0570
MD	Gaithersburg	301-337-0607
MD	Hyattsville	301-364-0531
MD	Kensington	301-348-0538
MD	Silver Spring	301-755-0502
ME	Portland	207-842-3700
MI	Ann Arbor	734-585-0061

MI	Auburn Heights	248-270-0038
MI	Birmingham	248-430-0074
MI	Centerline	810-467-0024
MI	Detroit	313-731-0517
MI	Detroit	313-743-0042
MI	Detroit	313-749-0710
MI	Detroit	313-915-0018
MI	Detroit	313-952-0019
MI	Detroit	313-989-0179
MI	Farmington	248-957-0524
MI	Flint	810-249-5697
MI	Flint	810-275-0042
MI	Grand Rapids	616-776-1118
MI	Kalamazoo	616-226-9900
MI	Lansing	517-332-4844
MI	Midland	517-837-3101
MI	Pontiac	248-365-0710
MI	Royal Oak	248-581-0133
MI	Saginaw	517-249-6220
MI	Southfield	248-936-0710
MI	Troy	248-729-0710
MI	Warren	810-819-0057
MI	Wayne	734-629-0710
MI	West Bloomfield	248-702-0023
MI	Wyandotte	734-286-0020
MI	Wyandotte	734-286-0020
MI	Wyandotte	734-286-0206
MN	Minneapolis	612-374-6110
MO	Bridgeton	314-813-0001
MO	Kansas City	816-842-1765
MS	Jackson	601-354-4008
NC	Charlotte	704-358-3540
NC	Durham	919-572-2224
NC	Greensboro	336-373-0290
NC	Raleigh	919-821-0194
NC	Winston-Salem	336-659-9771
NE	Lincoln	402-466-0262
NE	Omaha	402-731-2424
NH	Dover	603-743-2100
NH	Merrimack	603-423-1000
NH	Rye Beach	603-964-9760
NJ	Belmar	732-312-1998
NJ	Bloomfield	973-655-0082
NJ	Ewing	609-362-9100
NJ	Freehold	732-358-1997
NJ	Hackensack	201-270-4999
NJ	Haddonfield	609-325-9100
NJ	Jersey City	201-356-1996
NJ	Metuchen	732-548-8989

NJ	Middletown	732-368-1999
NJ	Morristown	973-984-0062
NJ	Newark	973-776-1999
NJ	Toms River	732-504-1996
NM	Albuquerque	505-873-5445
NM	Los Alamos	505-662-1409
NV	Las Vegas	702-247-6105
NV	Reno	702-323-3001
NY	Albany	518-242-1000
NY	Brooklyn	718-210-0541
NY	Buffalo	716-796-0566
NY	Elmsford	914-460-3100
NY	Hempstead	516-417-0200
NY	Larchmont	914-998-0000
NY	New York	212-271-5988
NY	New York	212-328-9066
NY	Pt. Chester	914-996-0000
NY	Rochester	716-720-1902
NY	Syracuse	315-233-0700
NY	Tarrytown	914-598-0100
NY	Utica	315-235-0700
NY	White Plains	914-461-0000
NY	White Plains	914-461-1515
OH	Akron	330-376-7996
OH	Dayton	937-291-1323
OH	Hamilton	513-868-3900
OH	Independence	216-524-1498
OH	Little Miami	513-583-0791
OH	Middletown	513-424-3381
OH	Toledo	419-324-8100
OH	Worthington	614-885-6569
OH	Youngstown	330-270-0165
OK	Oklahoma City	405-427-7144
OK	Tulsa	918-583-1600
ON	Ottawa	613-231-5805
ON	Toronto	416-777-2064
OR	Eugene	541-334-6726
OR	Portland	503-972-2525
OR	Salem	503-361-8868
PA	Bethlehem	610-297-9100
PA	Collegeville	610-226-0501
PA	Harrisburg	717-233-5011
PA	Lancaster	717-393-3910
PA	Lansdowne	610-553-9100
PA	Norristown	610-233-0501
PA	Philadelphia	215-399-0516
PA	Pittsburgh	412-281-3600
PA	Scranton	717-344-6051
PA	Willow Grove	215-392-0501

QU	Montreal	514-395-1038
RI	Providence	401-521-0121
SC	Charleston	843-805-7006
SC	Columbia	803-252-3685
SC	Greenville	864-288-1843
TN	Chattanooga	423-624-1340
TN	Knoxville	423-470-2296
TN	Memphis	901-353-5206
TN	Nashville	615-297-1100
TX	Austin	512-419-0808
TX	Dallas	214-210-0523
TX	El Paso	915-585-9665
TX	Grand Prairie	972-375-0501
TX	Grapevine	817-421-8600
TX	Houston/Buffalo	281-529-0020
TX	San Antonio	210-357-2833
UT	Provo	801-373-3044
UT	Salt Lake City	801-924-0603
VA	Arlington	703-682-0016
VA	Fairfax/Vienna	703-995-0141
VA	Falls Church	703-852-0074
VA	Richmond	804-649-1394
VA	Virginia Beach	757-631-1215
WA	Richland	509-371-0628
WA	Seattle	206-336-0001
WA	Spokane	509-456-2650
WA	Tacoma	253-474-9333
WI	Kenosha	414-942-4500
WI	Madison	608-280-4900
WI	Milwaukee	414-449-9651
WI	Neenah	920-727-0961