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Phoning home for less

[ELLEN ROSEMAN](#)

Your child is heading off to university out of town. You want him or her to call home, but don't want to spend a fortune on long-distance rates.

One way to economize: Sign up your home or office with a long-distance carrier that gives you the option of including other numbers in the same plan.

For example, Gold Line's D-call plan costs 4.9 cents a minute for any-time calls in Canada and the United States and you can include up to eight telephone numbers. Yak Communications charges 5 cents a minute, with up to six numbers included.

While the two companies have almost the same rates for calls in North America, there's a big difference in how they bill.

Gold Line Group, based in Richmond Hill, is one of Canada's top providers of prepaid long-distance cards. The D-Call plan, launched a year ago, is "the next generation of prepaid long-distance," says Carmine Tucci, vice-president of sales.

You set up an account by calling Gold Line (416-642-8010 or 1-877-800-1527) or going online (<http://www.goldline.net>).

Then, you decide how much long-distance to buy in advance and arrange to have the money debited from your bank account or charged to a credit card. You can arrange an automatic top-up if your account runs low (say \$20 when the balance is \$2).

You can carry over unused minutes from month to month, Tucci says, and you can get a refund if not satisfied. Gold Line, unlike some telephone resellers, has live customer service 24 hours a day, seven days a week.

Yak Communications (Canada) Inc., based in Toronto, is a top provider of

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"dial around" service. By calling a seven-digit number (10-15-945) before your long-distance number, you don't have to switch from your local telephone company.

The company also offers the Yak-All-The-Time 1+ billing program. You don't dial an access number before each call, but you do get separate bills that you must pay through a pre-authorized debit from your bank account or credit card.

Prepaid long-distance cards are the cheapest option. You can pay as low as 1 to 2 cents a minute for calls within Canada and the United States, compared to 5 cents a minute for the best long-distance calling plans that bill you after the fact.

But hold on. That attractive per-minute rate may be only part of the cost.

For example, the Vox Plus card is 1.9 cents a minute for North American calls, with a connection fee of \$1.29 per call. The Gold Line OLA card is 1.5 cents a minute for North American calls, with a 97-cent a call connection fee, a \$1 monthly maintenance fee, a 50-cent charge when calling from public phones.

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