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How to cut cost of long distance

Per-minute cost can be 3 1/3 cents With a bit of work, you can slash bill

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Got that long-distance feeling? Looking at your bills and wondering if you could be saving more?

There are myriad long-distance plans on the market. It's a far cry from a decade ago when there was only one plan: Bell Canada's. And you paid dearly for it, with no breaks on daytime calling and, by today's standards, minor discounts for calling weekends and evenings.

Today you can get discounts on daytime calling and evening and weekend calling, as well as flat-rate plans and pre-paid long distance calling cards that let you call anywhere in the world for pennies a minute.

Here are some tips for cutting your long-distance costs:

★Take a close look at your long-distance plan and whether it suits your calling patterns. (Do you call long distance mostly during the day? Ask your long-distance provider to do a cost-benefit analysis for you. They can crunch the numbers from your last three months' bills and put you on a more efficient plan. Remember, it's in their interest to keep you as a customer rather than lose you to a less expensive provider.)

★Compare rates. Call long-distance providers like Bell, Sprint, Primus and others to find out what plans they have to offer that suit your calling pattern.

★If your calling pattern changes from month to month, consider a plan offered to CIBC Visa customers. Their Guaranteed Proof long-distance plan takes your month's calling patterns and runs it through three different plans. The lowest bill is what you pay. Plus they discount the total bill by 10 per cent. The three plans they use are:

Bell Canada First Rate (<http://www.bell.ca>): \$4.95 for the first 60 minutes (8.3 cents per minute) of evening and weekend calling. After that it's 10 cents per minute evenings and weekends to a maximum of \$20 for up to 800 minutes for evenings and weekends. The rate for long distance to the U.S. is 25 cents per minute, weekends and evenings. If you call during daytime hours you pay regular long distance rates (for example, 53 cents per minute to call Saskatoon).

Primus Dime Time Max (<http://www.primustel.ca>): 10 cents a minute evenings and weekends, 20 cents per minute during the day. Maximum \$20 for 800 minutes. It's 20 cents per minute anytime to call the U.S.

Sprint 1 (<http://www.sprint.ca>): Pay a \$3.95 monthly fee to pay 10 cents per minute for daytime calling in Canada (12 cents to the U.S.); 5 cents evening and weekend calling in Canada (12 cents to the U.S.) .

For more information on CIBC Visa's Guaranteed Proof plan call 1-888-621-3415 or go to <http://www.guaranteedproof.com>.

★ You may be able to get discounts on long distance plans if you already use the same company as your Internet service provider.

★ Most long-distance plans carry a "network charge" of up to \$2.95 per month, in addition to the rates and fees quoted. Many long-distance subscribers are surprised to learn about this charge as it is often buried in complicated billing systems. To beat the network charge, you can cancel the long distance plan you have and use pre-paid long-distance cards.

Although some of these cards have been the subject of consumer complaints, I've used the GoldLine "CiCi" cards sold at Mac's convenience stores without problem. The advantage is that they can be used on any phone, even cellphones, and the rate is just under 6 cents a minute to call the U.S. and Canada, any time during the day. But there are tradeoffs. You have to dial a local number, wait for a prompt, then enter a 10-digit PIN number, then dial the number you want to call. Also you have to buy a new card (available in denominations of \$5, \$10 and \$20) every time yours runs out.

For more details go to <http://www.goldline.net>

★ Another way to beat the network charge is to use plans that charge a flat rate for 30 minutes of long distance to Canada and the U.S. (A company called 10-10-620, for example, charges a dollar for 30 minutes, which works out to 3 1/3 cents per minute.) If you exceed 30 minutes, it's 15 cents per additional minute, so time your calls closely. Also, you will pay the \$1 minimum even if you get a voice mail. For more information go to <http://www.1010620.com>.

There are many long-distance options out there, and this is by no means an exhaustive list. Call around, ask your friends, search the Internet.

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