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## You can pay less for long-distance calls

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It's been years since I compared my long-distance rates with all those advertised phone deals.

I was lazy; I signed up and just kept my plan — despite listening to friends brag about how much less they pay.

Not that comparing is easy.

The Missouri Public Service Commission lists comparative rates at [psc.mo.gov/](http://psc.mo.gov/). But staffers say they can't vouch for the information, or even whether the rates are current.

The state website doesn't even list the real name for the plans. Try dialing up an AT&T call center and asking to sign up for "Plan J."

Now the folks at the Citizens Utility Board in Illinois have done much of the homework for you. CUB is a consumer-funded watchdog.

After helping consumers analyze their phone bills, CUB found one long-distance plan that stood head and shoulders above others.

— The plan costs 2.7 cents per minute for long-distance calls outside of Illinois.

— The cost per minute for long-distance calls within Illinois is just 1.9 cents.

— That compares with AT&T's local toll rate — for local calls beyond about 15 miles from your home — of 16 cents per minute. CUB says AT&T's more typical long-distance rates are in the 8-10 cents per minute range.

— You're charged only for the calls you make.

— The only monthly fee is 99 cents, if you want a paper bill. Even that is waived if you don't mind an electronic bill. It's also waived if you make \$15 or more in calls per month.

— There are no extra digits to dial; you call just as you do now.

— You can cancel anytime; there's no contract. If you make no long-distance calls, you pay nothing, unless you have the 99-cent paper bill charge.

The plan is offered by Pioneer Telephone, a small company in Portland, Maine, owned by a husband and wife team, Peter and Sue Bouchard. They are basically a reseller of long-distance service at discount rates.

Ask for the CUB discount and you'll get a credit for \$20 in phone calls (about 740 minutes.)

Pioneer Telephone has been offering cheap rates since 1989. Customers learn about it through the Internet or word of mouth. The company uses the same long-distance lines as your local phone company, so voice quality should be the same.

Consumers in Missouri and other states also can sign up for Pioneer's Rate Buster Plan. They will get the \$20 credit for mentioning CUB.

At this writing, Missouri customers will pay more than the CUB-negotiated Illinois rate. A call from St. Louis to Kansas City, or elsewhere in Missouri, is 7.9 cents per minute.

An out-of-state call, from St. Louis to Los Angeles for example, is 2.7 cents. If you call out of state to another Pioneer customer, the cost is just 1.9 cents per minute.

As for the fine print: You have to pass a credit check. If you don't pay and your account goes to a bill collector, your rates double.

AT&T will charge a one-time fee to switch you to Pioneer or another carrier. Be sure to specify that you are switching only long-distance service.

In Illinois, the long-distance switching charge is \$4.54, if you do it through an AT&T operator. In Missouri, it's \$4.38.

But you can save by letting your new long-distance carrier do the switching. In that case, an AT&T spokesman says, the cost for Illinois consumers is just \$1.55. In Missouri, it's \$1.65.

Pioneer's rates are a good deal for those who make a moderate number of long-distance calls. But it's not for everyone.

AT&T, Charter Communications and Vonage all offer plans for unlimited local and nationwide calls. AT&T's Andy Shaw says relatively few customers pay the 16 cents per minute long-distance charge that CUB uses for comparison.

Charlene Criswell of Rock Island, Ill., says she switched to Pioneer a month ago after paying more than 13 cents per minute with AT&T. She recommends Pioneer to her friends, including those out of state.

At CUB's free phone rate clinics across Illinois, spokesman Jim Chilsen says many consumers are coming in with "bloated long-distance plans, with high fees, even if they don't make any phone calls."

Some people, he adds, are still paying 20 or even 30 cents per minute for long-distance calls.

Chilsen's advice: Don't pay any more than 4 cents per minute.

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