

Buying a Cell Phone By Daniel J. Siegel

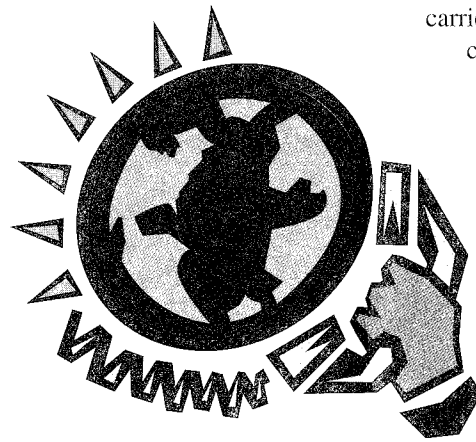
Pick up a newspaper and you're bombarded with cell phone ads. Some are for companies (called providers), others tout various mobile devices—from traditional portables to camera phones to BlackBerry phones. And the names—did you ever think you'd carry a Razr? Then come the plans—with “anytime” minutes, “in-network” calling, and a slew of options designed to confuse the consumer. Cutting through all the hype, there are ways to figure out which is best for you. Here's my nine-step plan:

1. First, pick a provider. Generally, the key is if you travel overseas. If you're mostly stateside, then a CDMA (code division multiple access) network is satisfactory; if you travel to Europe frequently, consider a GSM (global system for mobile communication) company. Sprint

and Verizon are the major CDMA carriers. Cingular and T-Mobile use GSM. Nextel uses iDEN (integrated digital enhanced network), a different type of network. Most other carriers, such as Virgin Mobile and Alltel, use CDMA.

2. See whether any associations with which you are affiliated have any affinity programs. Sometimes, for example, your state or local bar association has negotiated special members-only rates. But don't assume these rates are always better.

3. Select a plan. First figure out whether you're buying one phone, or you're going to include the whole family. Then, try to estimate how much you'll use the phones—and when—because time usage is the basis for every calling plan. In short, the more minutes you use, the more



you'll pay. If you exceed your monthly allocation of minutes, you *will* pay . . . boy, will you pay!

Phone plans vary dramatically, from about 100 minutes a month to thousands. Remember to also consider when you'll use the phone. Virtually all plans differentiate between prime time minutes (generally from 7 a.m. to 9 p.m.) and off-peak minutes, and most

companies are very generous with off-peak minutes because most people don't need or use them. Some carriers also offer free calls to other phones on your plan or within that carrier's network. Moreover, incoming and outgoing calls, and voicemail, generally count the same as regular calls on most plans.

Make sure you check out these details.

4. Other charges. Many companies charge “activation” fees and impose additional charges for Internet access, text messaging, and other services. Although you may not need these options for your business, many have particular appeal to teenagers, so if you're buying a family plan, don't forget what your family will cost.

5. You *can* take it with you, at least your cell phone number. However,

find out about any charges associated with maintaining the same number if you change carriers.

6. How long? How much? How long is the contract? Is there a grace period during which you can cancel the contract? Are there cancellation fees? How expensive are 411 (information) calls? Some carriers also impose hefty fees if you cancel, change your contract, etc. Find out before you sign.

7. Pick a phone and features. There are many types of phones, and the list of features seems endless. Do you need a camera phone, text messaging, Internet access, customized ring tones, or downloadable videos? The options are nearly as varied as the number of plans.

8. Most calling plans include voicemail, call waiting, and call forwarding. Others include three-way calling (aka a conference call), voice dialing, caller ID. Figure out the features you need and use, and

make sure they're included with your plan.

9. Will you use the phone in your car? Safety, and some state laws, require cell phone users to use speaker phones or other hands-free devices while driving. If you're going to talk and drive, find out whether the phone is a speaker phone or has a hands-free kit. How much is the kit? Or, must you hardwire a speaker system into your car? Find out before you buy.

As you can see, the process of buying a mobile phone is filled with options, fees, and lots of mumbo jumbo. Hopefully, you'll make the right choice. After all, do you really want to go through this again?

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