



Our mission is to provide information and strategies to business owners and managers for improvement in the effectiveness of its business management so that key objectives can be realized.

CFO Plus, LLC

Ted Hofmann - Principal/Senior Consultant

John Morre - Principal/Senior Consultant

Linda Panichelli - Principal/Senior Tax Consultant

1450 Grant Avenue, Suite 102

Novato, CA 94945-3142

Home Office: 415-898-7879

Toll Free 866-CFO-PLUS or 866-236-7587

Email: thofmann@cfoplus.net

jmorre@cfoplus.net

lpanichelli@cfoplus.net

Web: www.cfoplus.net

Phone Customers Celebrate New Choices

On November 24, 2003, consumers celebrated their choice to be able to take their current cell phone number with them when switching cell phone providers, and to transfer their home phone number to their cell phone (in limited circumstances) – if they live in the top 100 metropolitan areas. For those consumers living outside the top 100 metro areas, phone companies must implement number transfers by May 24, 2004. To see a list of the top 100 metropolitan areas, go to <http://wireless.fcc.gov/wlnp/documents/top100.pdf>.

One phone company reports that, from 2000 to 2002, customers disconnected 5 million of their 192 million phone lines. During that same time, cellular companies gained 31 million subscribers to end with 140 million users. These numbers make land line phone companies nervous about the new phone number portability.

In a perfect world, these changes should increase competition between providers and result in better service and more competitive calling plans for those who decide to stay land-locked. But, as with anything, be sure to read the fine print before you jump ship.

According to Consumers Union (www.consumersunion.org), an independent, nonprofit testing and information organization serving only consumers, and the publisher of Consumer Reports, there are at least seven things you should consider:

Price: Most cell plans are priced per minute, and get pricey when you exceed your limit. However, local landline (home wireline) service is often a flat rate in which you pay the same fee no matter how much you use the phone. Many cell phone plans charge for incoming calls, but landlines do not. Take care to consider how much you will use the phone and whether the cell plan includes a sufficient number of minutes for your outgoing and incoming calls.

- **Extras and Long Distance:** Home wireline service typically charge extra for such things as caller ID, voice mail and, of course, long distance. Cell phone plans often include the extras and long distance in their service. If you switch from a home wireline to wireless, your long distance service will not move with you, so make sure to verify your long distance options when changing to a cell phone provider.
- **Safety:** If you dial 911 from your home phone, the emergency operators can immediately pinpoint your location. If you dial 911 from your cell phone at home or on the road, most emergency operators cannot readily locate you, and unfortunately, there is no guarantee that your call will get through.
- **Service:** Consumers frequently complain about wireless service quality, such as dead zones and dropped calls. Overloaded networks and “dead spots” can affect your ability to use a wireless phone in ways that are not a consideration for landlines.
- **Fees:** Companies are allowed to charge a fee to departing customers for their cost of switching over phone numbers, but cannot charge in excess of these “porting” costs. Some companies may pay your current phone provider’s cost in order to get your business. Consumers should remember that if they change service before their contract ends, they likely will pay a termination fee. They should also keep in mind that while they get to keep their cell phone number, they might not be able to keep their cell phone, so consider the cost of a new phone before switching.

Phone Customers Celebrate New Choices (cont.)

- **Initiating a Switch:** If you want to change cell phone carriers, or move your home wireline to a cell phone, contact the new carrier, who will start the process. Do not terminate service with your existing carrier before initiating a switch. Also, know that you are obligated to pay any early termination fees that may apply with your existing cell phone provider.
- **Switching Time:** It should only take a few hours to move your current cell phone number to a new cell phone provider (wireless-to-wireless transfer). It is expected to take several business days to complete a home wireline to cell phone transfer (wireline to wireless). Make sure to ask the cell phone company you are moving to if you will still be able to use your home wireline during the transfer process.

Phone companies continue to try to block the number portability that goes into effect November 24. To follow changes in the law, go to the Consumers Union Web site, www.escapecellhell.org. There you will find links to government pages, frequently asked questions, and resources to help you shop for a cell phone provider. To access a free shopping guide, go to link to http://www.consumersunion.org/campaigns//learn_more/000377indiv.html.