

## >Start



### Behind the Buzz

## Unlimited Chatter for \$100 a Month

**THE BUZZ** Tired of tracking the minutes you spend on your cell phone as closely as you do your checking account balance? Sign up for an unlimited calling plan and gab to anyone, anytime, for as long as you want. The top wireless carriers—AT&T, Sprint, T-Mobile and Verizon—all recently began offering such plans for \$100 a month.

**THE TRUTH** Because Americans spend an average of \$73 a month on cell service, “these plans will save money for only a very small percentage of people,” says Avi Greengart, a wireless analyst with research firm Current Analysis. You may be in that percentage if your current plan already costs more than \$100, if you exceed your allotted minutes so often that you’re regularly hit with triple-digit bills or if you plan to drop your landline (the savings should more than cover what you pay for a home phone). But before you choose a carrier, be sure to read the fine print. For example, Sprint includes data services such as messaging and e-mail in its \$100 plan; Verizon gives you calls only.

#### **BUZZWORTHY?**

Definitely

If you're dumping a landline

No way

—KATE ASHFORD

## Do The Right Thing

BY JEANNE FLEMING, PH.D., AND LEONARD SCHWARZ

## A Guy in Our Car Pool Won't Drive. Shouldn't He Pay a Bigger Share?



**Q** I'm part of a group of four people who carpool 265 miles round trip to a once-a-month workshop. We take turns driving our own cars—except for one guy, Steve. He says he can't because he travels an extra 100 miles round trip to meet up with us, and that's too much driving. Steve does pay for a quarter of the gas each trip, but I don't think that's enough. One of the other drivers agrees with me; the other doesn't think it's important. Who's right?

**Answer** Certainly not Steve. As a car owner himself, he surely understands that paying for gas is only part of the cost of operating a vehicle. Insurance, maintenance, depreciation—these things add up. As a matter of principle, Steve has an obligation to figure out the true cost of that 265-mile journey and kick in his fair share.

Here's an estimate of how badly he's underpaying. Let's say each of your cars gets 20 miles to the gallon and gas costs \$3.85 a gallon. Then the gas outlay for the round trip totals about \$51. But the Internal Revenue Service, which is fairly reliable on this point, estimates the full cost of operating a car at 51¢ a mile. That makes the actual cost of the round trip about \$135, not \$51—and puts Steve's fair share not at the \$12.75 he's paying now but at \$33.75. So Steve is shorting the owner of the car about \$20 a trip, not to mention the occasional thank-you gifts he should be giving each of you for serving as his chauffeur.

A reasonable question, though, is whether 20 bucks is worth making an issue of. Only you and your fellow drivers can answer that. But if we were in the car pool, we'd vote for telling Steve he needs to buy lunch. \$

**?** Questions about money and ethics? E-mail our ethicists, authors of *Isn't It Their Turn to Pick Up the Check?* (Free Press), at [right\\_thing@money.com](mailto:right_thing@money.com).

...Pricier gas, fewer vacations 33% of Americans plan to take a summer trip this year, down from 40% in 2007, says Access America...