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Financial Internet Calling Choices

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* Internet phone service allows people to make telephone calls over a high-speed Internet connection instead of a regular phone line. Such services come in many different flavors.

* Some, such as Skype (www.skype.com), or the talk option in AOL's instant message program (www.aim.com), amount to free software that allows you to use your computer's speakers and microphone to talk to someone else on his or her computer. Skype also offers an option to complete calls to and from traditional telephone numbers for a small charge.

* Other companies offer services that work more like traditional phone service, allowing users to plug in their regular handsets to special adapters connected to the Internet. Examples include Vonage (www.vonage.com), AT&T's CallVantage service (www.usa.att.com/callvantage), 8x8 Inc.'s Packet8 service (www.packet8.net) and Primus Telecommunications Inc.'s Lingo offering (www.lingo.com).

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