

# BUDGET STRETCHING IDEAS TIPS TO HELP YOU

## Shrink Your Phone Bill

(NAPS)—There's good news and better news for people who make long distance calls. The good news is, thanks to the Internet a variety of services let you make long-distance phone calls via your computer for little or no money.

The better news is these services are increasingly easy to use. For example, an instant messaging service lets users call friends and family within North America or from virtually anywhere in the world to the United States and Canada, free. There's no deposit and almost anybody can set it up without any computer training. It just takes a few minutes to download the free software.

This newest version of MSN Messenger is an outgrowth of MSN's popular instant messaging service introduced in 1999. It lets computer users hold live, typed conversations over the Internet. Unlike the delays with regular e-mail, instant messaging services tell you when the person you want to chat with is at his or her computer and instantly relays text back and forth. It's almost like having a conversation, only you type instead of talk.

As popular as text instant messaging has become, the attraction of free phone service appears to be even greater. More than three mil-



**New online services let you make long-distance "calls" for little or no fee.**

lion phone calls were placed using this system during the first two weeks after its release. Callers spent a total of 9.3 million minutes talking. That comes to almost 19 years.

To use the voice features of this service you need a computer with at least two megabytes of available disk space and Internet access. You also need speakers, microphone and a sound card, which come with many new computers. You can also use a headset that combines speaker and microphone functions, and is easily plugged into the back of your computer.

The free software can be downloaded at <http://messenger.msn.com>.