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Internet Banking - The Pros And Cons

By Joseph Kenny

Only a few years ago the concept of online banking seemed like a dubious one - concerns about

security and computer glitches were enough to put most people off. But with the continuing success of flagship companies like Cahoot, Egg and Smile, more and more of us are choosing to do business over the net. Sophisticated technology means that your information is well protected, and an online account offers several advantages over traditional banking.

Anytime, anywhere

The convenience of being able to log on and carry out transactions at any hour of the day or night could be a welcome alternative to visiting the bank on your lunch hour. No queues and no bank holidays mean the customer has even more control over their finances. Plus, your account information is displayed as a clear overview - no more riffling through mountains of old bank statements to find the info you're looking for.

Get higher

Because online banks don't have the overheads of running branches, they can pass on the savings to the customer, and offer better rates of interest on your money. Not only do they offer substantially more interest on your current account but there are also loans available with very low APRs that will save you money in the long run.

Safe and secure

Some experts consider internet banking to be even more secure than traditional methods - you won't have pieces of paper with sensitive information lying around, and there's no danger of your business being overheard by other bank customers. Check that the site is secure whenever conducting business online, never send passwords or account information in emails, and be sure to log out when you've finished your session

The downside?

In the past there have been a few cases of computer glitches revealing customers' personal information, but these have been relatively minor and as internet banking becomes more popular, systems are likely to become more secure than ever. Technophobes probably won't enjoy banking online. You do need to make sure your computer's security system is sound, and that you have privacy for your session. Some people may miss the face-to-face contact of their local branch, and most will choose a combination of online banking, phone banking and branch visits. As internet banking becomes more established, it's likely most of us will end up conducting at least a proportion of our business online, and you could find switching on to the new banks well worthwhile.

Joe Kenny writes for Credit Card Guide, offering the latest information on

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Should Outside Cats Use A Collar

By John Marcus

Most cat owners find themselves in a quandary over whether or not to use a cat collar on their outdoor cats. The debate still reigns over the pros and cons of outfitting an outside cat with a collar, but many veterinarians and cat experts agree that collars are the best way to go. However, before you decide, take a look at these pros and cons:

Pros:

- Cat collars can hold identification and registration tags. This is critical in case your outdoor cat becomes lost or is picked up by a concerned individual. Also, collars can hold bells or other noise generating items to scare away potential prey.
- Many cat collars are equipped with reflective material. Whether the collar is made completely out of reflective material or only contains a small strip, this will help your cat to become more visible in the dark. Cats, especially those of dark color, can become invisible at night, which is a potentially dangerous situation.

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Cons:

- Cat collars can easily snag and cause your cat to become hung or stuck on branches, fences, or anything else in the great outdoors. Some cats have actually been strangled when their collar has gotten caught and cut off the animal's air supply.
- Your cat may not be comfortable wearing a collar or the collar may be too heavy for the animal.

Given these pros and cons, consider choosing a collar that will maximize the positives and minimize the negatives. For example, there are many collars on the market that are specially designed to break away or unclasp when the cat is hung. These collars are considered strangle-proof and release when approximately seven pounds of pressure is applied. This way, the cat can break him—or her—self free from any snare.

Furthermore, there are many different types of collars on the market. Bring your feline friend with you to the local pet-friendly pet store and try on several different types of collars until you find one that best fits. Avoid choosing a harness for outdoor cats unless you plan on walking the cat on a leash. If this is the case, only allow your cat to wear a harness while supervised, as most are not snare-proof.

On a whole, collars are encouraged on cats that spend their time outside and inside. In addition to providing visibility to your animal, the collar will hold valuable identification information that will protect your cat and assist you in finding your pet.

John Marcus Specializes in Cat Collars

<http://www.u-cat-collars.com>

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