

This Free E-Book is brought to you by Natural-Aging.com.

100% Effective Natural Hormone Treatment
Menopause, Andropause And Other Hormone Imbalances
Impair Healthy Healing In People Over The Age Of 30!

Substitute the Internet for Your TV

By Daniel Punch

Substitute the Internet for Your TV by Daniel Punch

I have fond memories of waking up early on Saturday mornings and softly tiptoeing out to the family room to watch early morning cartoons when I was in elementary school. Then in high school I became more interested in the action-oriented TV shows in the evening. A little while later, I found that I just didn't have the time to dedicate an hour or so a day to sitting and watching mindless entertainment at a given time slot, and so I no longer watched TV at all. Gone are my days of watching those humorous cartoons and ridiculous heroes every week.

I recently discovered the online film scene, though, and it's fantastic. Short films, up to about 20mins in length, just posted online for all to download. Many of them are better than the professionally produced, high-budget TV shows that stream so liberally to your TV box. Every one is a labor of love, so even when the production values aren't high you know that someone has poured themselves into the product, which brings satisfaction beyond that of watching some stale TV show now into it's 19th series and just churning out the money makers.

Cartoons were my first port of call. It's been a long time since I've been awake and free early enough in the morning to watch some animated entertainment (and besides that, the cartoons on TV now are largely trash). A friend introduced me to my first online cartoon, the enormously popular and hilarious Homestar Runner (<http://www.homestarrunner.com>). This site is fantastic. There are longish cartoons and games, with new ones being added every now and then, but the main reason to visit and continue to return is a lovably vicious character named Strong Bad. The creators of the web site answer roughly one email a week using this character that basically insults people in the most hilarious ways possible. It's all quite family-friendly and is more than worth a bookmark.

More animated wonders and filmed entertainment can be found at Atom Films (<http://www.atomfilms.com>), which has become a free service recently. Also worth a look is Ifilm (<http://www.ifilm.com>) that offers the lower-bandwidth streams of films for free. Be slightly wary here though as there is an uncensored section and occasionally some videos will show up on the main page that aren't entirely family-friendly. These two sites showcase hundreds of short films, from animated to live action, from musical to martial arts. They host music clips and film festival winners as well as some

non-professional but often still high quality work.

For the action fans there are a number of 'Stunt Crews' out there, risking life and limb for the sheer giddy thrill of looking really cool on tape. They'll have you wishing you were just half as talented as they are. One particularly active and talented group goes by the name of The Stunt People (<http://www.thestuntpeople.com>). They have a large number of videos available online, most running for about 20mins and almost all of them jam packed with martial arts and tricking entertainment. Of similar style, although not quite as stunt-oriented, are Jabronie Pictures (<http://jabroniepictures.com/>). These films all contain some violence and occasionally some coarse language, so you may want to screen them before showing them to younger children.

There are those who claim that TV can be used to keep up with the events unfolding in the world, the

people who watch the news when the 'Simpsons' is on the other channel. For those socially minded folks, a quick search for 'News video streams' reveals a large number of pages, such as <http://www.humanitas-international.org/newstran/streaming-tv.htm> that contains a large list of streams, providing news updates on demand.

So if you've got a little downtime and there's nothing on TV, try shifting on over to your computer and basking in the wonderful entertainment provided by many talented people who just want to share their creativity. Or, keep yourself current with happenings around the world. It's fun and free. What more could you want?

Daniel Punch M6.Net <http://www.m6.net> Daniel Punch spends far too much time looking for free entertainment on the internet.

What is Check 21?

By Wayne Akey

What is Check 21? by Wayne Akey

Word Count= 493

Word wrapped to 60 characters-per-line

Please feel free to publish this article in your Newsletter or on your Web site (with Resource Box Included).

What is Check 21?

Check 21 (the Check Clearing for the 21st Century Act) allows banks to replace original paper checks

(source document) with digital copies of the originals.

Why was Check 21 created?

Check 21 will reduce the time, risks and costs associated with paper check processing. Banks will be able to send digital images of checks electronically, eliminating the need to physically transport paper checks between banks. Clearly there will be substantial costs and time savings to the banks.

What is a substitute check?

A substitute check is a paper copy of the digital image of your original check, called the source document – both front and back, with all endorsements –and is about the size of a business check. Check 21 legislation standardizes quality and allows for substitute checks to be legal copies of the originals.

Are substitute checks an acceptable proof of payment?

Yes, everyone must accept substitute checks beginning Oct. 28.

How will Check 21 impact me?

DO NOT count on float time for your check to clear. Funds will be removed from your bank account much sooner than a paper check. If you receive your canceled checks with your statement, you may receive a mix of substitute checks and original checks. If you don't receive your checks back now, you may not notice any change. Check processing will be faster with the implementation of Check 21. Funds may be removed from your account sooner than

in today's system.

What happens to my original check?

After making a digital image, the bank may destroy your original check. If necessary, a substitute check may be created. Since substitute checks are legal copies of your original check, there is no need to save the original.

What if I need a copy of a canceled check?

Your bank will produce a copy for you.

How does Check 21 relate to electronic check conversion (e-check)?

Check 21 involves creating digital images of original checks, but are still processed under the same laws and regulations as paper checks. On the other hand, electronic check conversion, or e-check, occurs when a check is converted into an electronic funds transfer. The transaction is then routed through the Automated Clearing House (ACH) network.

Who wins?

THE BANKS! Banks will be saving big dollars on their operational costs. Merchant may

see faster funds availability but many were already seeing quick funds availability using paper checks. Consumers lose the float. So "suprisingly" the banks are the real winners.

For more information visit
<http://www.aba.com> or <http://www.nacha.com>

ABOUT THE AUTHOR:

** If you choose to use this article please be kind enough to email me at articles@ach-payments.com with the word "Article" in the subject.

Wayne Akey has helped numerous businesses reduce costs and increase efficiency. Get your Free Ebooks on "The Secrets of ACH Processing" and "How to Save over 80% on Payment Processing" at <http://www.ach-payments.com>



This Free E-Book has been brought to you by Natural-Aging.com.

<p><u>100% Effective Natural Hormone Treatment</u> Menopause, Andropause And Other Hormone Imbalances Impair Healthy Healing In People Over The Age Of 30!</p>
