

Surf 'N Stuff 'N Tips

ANNUAL REPORTS

Annual reports are publications that contain information about a company. This information usually includes goals, financial data and projections. They're an excellent source of information when determining whether to buy stock in a company. Today's site provides online annual reports to over 4,500 companies for free. Just register with the site. Your personal information will be sent to the company whose financial information you are viewing. This information is not sent to any third party.

TO VISIT THIS SITE, GO HERE: [<http://www.annualreportservice.com>](http://www.annualreportservice.com)

NO MORE HISTORY BOOKS

Okay, you may not want to throw out your history books, but here's an excellent supplement to traditional history. Learn about the past from the people who actually lived it. There are accounts from 664 B.C. all the way to modern times. There are some really fascinating first-person accounts of famous events. Read what it was like to see Rome burn in 64 A.D. You can also read diary excerpts of a Polish physician during World War II. The information contained on these pages is more powerful than dates and statistics.

TO VISIT THIS SITE, GO HERE: [<http://eyewitnesstohistory.com/>](http://eyewitnesstohistory.com/)

ACCENTS

There are Midwestern accents, Jersey accents, New England accents and others. That's not including accents from non-native English speakers. Today's site is an archive of native and non-native English speaking accents. Listen to the difference between an English-speaking Uzbek speaker from Uzbekistan and one from Afghanistan. Better yet, listen to the difference between a little girl from Norton, VA and a young man from Chesapeake, VA.

TO VISIT THIS SITE, GO HERE: <http://classweb.gmu.edu/accent/>

TIME IS THE JOKE

But this site is no joke. Actually, it's one big, colossal joke, but I love it! People from all over the world send in pictures of the time. The photo changes every minute of the day. It could be 3:02 written in olives or a bunch of humans illustrating 11:11. You can sit and watch the time tick by and be amused all day. If you have an interesting way to illustrate the time send in a picture!

TO VISIT THIS SITE, GO HERE: [<http://www.humanclock.com/>](http://www.humanclock.com/)

BIRD'S EYE VIEW

You know what your house looks like from the inside, front and back. But what does it look like from above? Enter your address and find out. The pictures can be five to seven years old, depending on where you live. If you live in a fast-growing city, you may only see a parcel of land where your house is. It's kind of cool to see what your childhood neighborhood looks like now. It takes a while to get the hang of it, but it's worth it!

TO VISIT THIS SITE, GO HERE: [<http://terrafly.fiu.edu/>](http://terrafly.fiu.edu/)

A DIFFERENT KIND OF ALARM

Most financial Web sites will tell you when to buy a mutual fund and what kind. Very few will tell you when to sell. FundAlarm does just that. It monitors different mutual funds. The site lists tables that show which funds consistently underachieve and which do well. It also tracks who manages the mutual funds. Often managers are fired without you knowing about it. Now you will. There's also a discussion board where you can ask questions, complain or commiserate.

TO VISIT THIS SITE, GO HERE: [<http://www.fundalarm.com>](http://www.fundalarm.com/)