

"How to Buy & Do Almost Any Thing Right the First Time Around Handbook"



Cars...Home...Stocks...Travel...Shop
ping...Losing Weight...Dating...Start A
Business...Flat Screen LCD
TV...Pets, and Much, Much More!...

by Terry D. Clark

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1. How to Deal Shop for Clothing

Bargain purchasing is traumatic and not many people are up to it. But if you want to discover exciting deals, you might want to consider this alternative. You don't need to spend considerable amounts of money for your clothing. If you're patient enough and you really like to go, take a look at bargain shops in your local area.

It's easy to look for bargain shops. You can check out resell shops, open flea markets, garage sales, estate sales, and second hand shops. You will discover excellent deals there. Have you read the newspaper lately? You will discover valuable details from on the internet resources as well and even from your buddies and family members. Recommendations are helpful so don't forget to ask for them.

Maximizing your purchasing time is another factor. You must draw a map of the places that you want to go. Try to schedule a day for this and be equipped with cell phone, names and home numbers, just in case you can't locate the shop. You must also determine the clothing that you want to buy before go bargain hunting. You can compose a list of the clothing that you want to buy like trousers, shirts, etc.

Does your car have enough area space for the clothing you're planning to buy? If you want to buy a lot of clothing, you must ensure that there is enough room inside the car. If your car has very little area, you can ask your family member or a friend to let you borrow their larger car/truck, if they have one.

Look for bargain products when you enter the shop. Bargains are usually divided from the rest of the shop merchandise. You can talk to the sales people there to get important info like the perfect a chance to visit the shop for excellent deals. Don't forget to ask for their upcoming special deals or discount offers.

For those who want to buy product name clothing, try to get in touch with the local shops in advance. Ask the retail outlet owner if that particular product of clothing is provided for special discounted price. That way, you

will not waste your efforts and time in going to the shop only to discover that the item is not offered for that listed price. Get in touch with variety of various shops on your list --so that you can talk to their sales person before hand, when you have enough time.

Make sure that all the clothing you buy fits you perfectly. If you're getting clothing for other close relatives, use your judgment. Look into the clothing for loose control buttons, spots, loose material, or broken zippers. If you discover any, have it fixed or you can ask for a much discounted price.

The prices of clothing in bargain shops are usually flexible. If you can settle the cost, you should do so in order to get a better deal. Online auctions are also excellent for buying bargain clothing. There you can discover designer clothing and product name clothing.

Shopping for clothing deals requires efforts and strategy. If you're willing to invest time, you can get designer clothing or second hand at a very affordable cost.

Some people really like to buy clothing but wouldn't it be much more fun if you can get the clothing at a discount price every time?

Always take a look at your favorite downtown shops and local area. Keep a look out for their blow-out sales advertisement. If they offer special discounted coupons, take advantage of them as well. You don't need to buy costly clothing all time. If you want, you can mix and match your clothing. For instance, costly clothing can be combined with bargain clothing.

Find excellent deals on the internet. The world wide web is a very useful tool for finding bargain clothing. Watch out for merchant e-mails in your inbox. Buying bargain clothing can be fun and it will depend on your taste. If you want, you can also take a look at forums online and chat with other people who really like to buy and bargain shop excellent deals.

Bargain websites are also quite popular and it's an excellent place for getting computer printed discount coupons. It's one way to cut down your expenses. Once you discover excellent bargain websites, you can now buy for clothing you can give away for Christmas holiday or as birthday gifts, etc. Discount coupons are excellent because the shipping costs are already free.

Use the on the internet now and look for all types of bargain clothing. You don't need to let your buddies know that you got your clothing from bargain shops. Some bargain clothing look excellent-- especially if you know how to carry them well.

2. How to Buy a New Family Pet Puppy or Kitty

Having a pet in the house is fun. Most kids will love to get a puppy or kitty --but you should also take in a count, when looking after the pet since they are not mature enough for such obligations. A new pet can offer your kid with companionship and aside from that, your kid will also understand about responsibility and relationship. As a mother or father, it is your responsibility to select the appropriate pet for your kids.

Follow these guidelines so that you can get an appropriate pet for the

whole family.

Choosing the pet is important. It would be best to get a social interactive dog. A dog or a cat that is already used to kids is a great choice. However, if your kids are still very young, it is not a wise decision to get a cat or a dog since these pets are lively animals and might chew or claw your kid or kids. Young puppies and kittens also need additional appropriate care from owners -- this will be an additional responsibility on your part.

Try to understand about the different types of pets. If you want to get a dog, you can select among several excellent types. For family members with youngsters, you can get a "Labrador retriever or a Golden Retriever". These dog types are gentle and friendly. Even kitties have different types. You can also ask your vet about gentle pets or you can seek advice from your neighbors and other close family members, so that you can check out the interest specifications, area, exercise, etc. for the pet.

Practice looking after for a pet. If your family member or friends are animal lovers and have a dog or cat, you can ask them if they wouldn't mind you looking after for them. Test runs are excellent so that you can tell if your family is ready to have a new pet or not.

You must educate your kids about appropriate actions around pets. Your kids should not disturb, drop, or press their new pet. Also, tell them to wash their hands and arms thoroughly after handling the pets. Never keep your kid un-watched around a new pet and you should also tell them not to touch other pets without asking for authorization. These are ways to make sure your kid's protection.

Can you provide a new pet at home? Can you take excellent care of the pet? If you have a pet at home or apartment, you will need to dedicate a lot of your energy and effort to providing care, washing, feeding, walking, etc. Some pets need a lot of attention-- but there are also pets that need very little attention and little care. You must also find out if any of the family and close relatives have pet allergic reactions.

You must be ready before the pet comes. Try to find out what things you should buy so that you can have your house ready. Your house should have enough area for a new pet. You must also consider your way of life. If you're a active family, you must find the time looking after for a new pet. A new pet will also mean additional cost to the family members. Can you manage to spend for the pet's vet care, annually examinations, and other costs involved?

Once you have a pet at the house or apartment, you should also secure them from possible risks just as when you're protecting your kid. Eliminate or move toxic vegetation and electric cables to keep your pets safe.

A few tips to follow so that you will know what kind of pet to for your children:

For families with children under 5 years old, you can get gentle pets like guinea pigs. Don't leave your children unsupervised. When you see any spills, wipe them up at once and help your children in picking up the pet toys. For 6-10 years old, shelf pets are great like mice, hamsters, fish, and gerbils. Cats, dogs, and rabbits are great for children ages 10-13. You can still help your children in feeding the dog and allow them to walk the dog everyday. You can also allow children to clean the dog cage, bathe their pets, give medications, or empty the litter box. For 14 years and older, you

can get fish or birds since teenagers are already busy with their extra curricular and school activities.

After properly learning the scenario, you can now get your new dog or cat. You can even take your kid to the pet shop so that he/she can select their animal friend.

3. How to Buy a Used Car

If you're looking for a used car, the best way to buy one is through the world wide web. You can quickly make a price comparison of various automobile designs. If you're buying a used car for initially the first time online, there are some factors that you need to consider.

You can check out beneficial websites like (KBB [dotcom], eBay [dotcom], Cars [dotcom], and Auto [dotcom]) You can take a look at their localized results and if you can't find the car design model that you're looking for, you can still see the nationwide web results. If you will discover particular websites in your local area, you can quickly get in touch with that local suppliers of used vehicles. Don't buy the first used car that you find; instead, compose a record/list of the vehicles that you're enthusiastic about buying and evaluate them. Talk to the owner personally or auto traders and try to negotiate with them. You can tell them that there are discounted offers for the same car and as you keep on doing this, some of them might reduced the cost so you can get the best deal possible. Contact the auto used car dealer that offers the smallest price.

For those who participate in car bidding, you need to be careful when

placing the bids. The highest bid will be the price of the used car so try to check on the price. Car bidding is usually done by eBay and if you win the bid, you can use a third party service like that of (escrow [dotcom])-- By using this site, you can protect your interest as well as that of the seller. Once you win the bid, you will not pay to the seller directly. Instead, you will use the third party service to ensure the flow of the transaction.

You can also get the record details of the car by getting it's VIN or automobile I.D. number. However, the record review of the car is not 100% free and you will be billed \$30 for it. You can get the record review of the used car from (carfax [dotcom]). Go to web page once you find the car you that you want to buy.

Buying used vehicles can conserve your funds. Even rich people in the US are buying used vehicles nowadays. What is your objective for buying a used car? You must select the appropriate car and as much as possible, the most affordable.

The cost of the automobile is the most essential concern. Have a look at the 'Kelly Blue Book' and the Price guide so that you will know what kind of vehicles are being marketed.

Next to the price, you should look into the repair costs. Get an auto edition Consumer Reports from a nearby public library. There you can find the ratings of major car systems, the models, and the annual average repair costs.

Mileage is another essential concern. You must ask the proprietor about the usage details and evaluate their loyalty. Auto insurance policy is also

essential. You must bear in mind that some car designs/model are costly to guarantee so you need to select the right car design. Some customers of used vehicles usually put the vehicles up for resell after several years. If this is also your objective, you must research the value of vehicles so that you can get a great deal possible.

Negotiating a discounted price is crucial since that's the purpose for buying used vehicles. Have a look at the price information guide first before you negotiate the cost and try to counter with a discounted of your own to the car dealer of the used cars.

Time investment is valuable as well. When a seller invests time in offering you a car, the more he wants for it to sell it to you. Spend time talking to the seller so that you can settle for a much lower price.

If you can take a automatic mechanic with you, do so and let him examine the car. If you see any issues, you can tell the auto dealer pleasantly but never offend or oppose him/her. If you have second thoughts, tell the salesman and leave. This is still one way to get the attention of the seller/auto dealer and maybe decreasing the price.

Buying used vehicles is really simple if you're well-informed. Remember to take your time and everything will work out fine!

4. How to Clean Your Frig

Some people hate cleaning jobs. However, if you want to be at ease at

home or even in the workplace, you should still do some cleaning. Have you checked your fridge lately? Perhaps it's time that you clean it.

Refrigerators were called ice boxes when they first came out. Back in the olden days, the refrigerator's appearance was different. It was more of an ice box with legs. It wasn't sophisticated, polished, or sleek like modern fridges but it was convenient for the housewife.

Since refrigerators provide convenience, it is also your responsibility to maintain its cleanliness. You must clean the fridge regularly, in and out. It is recommended that the fridge should be set at 40 degrees but if you see mold growing inside, you should get rid of them immediately as they are accompanied by bacteria. If you leave the fridge dirty, the food will get spoiled.

Modern refrigerators have fewer nooks or crevices. This is ideal for preventing the growth of bacteria or molds since spills and drips can't hide. Still, you should check the rack hardware, beneath the drawer, and the door gasket because certain organisms can breed there.

Refrigerators can be washed. If you spill something inside, make sure that you clean it right away. Make this a practice so that you maintain the cleanliness of your fridge. If there are any items inside, remove them as well and clean them. For removing the spill, paper towels are great because they are highly absorbent. Once the spill is removed, use soapy water and a sponge. Gently scrub the remaining spill.

Some individuals shop for perishables on a weekly basis. Before you go shopping, you must clean the fridge first.

When you leave the kitchen at night, make sure that you also wipe the outside portion of the refrigerator together with the countertops. By removing fingerprints or smudges on the handle, you can maintain its sleek appearance.

Here's a good solution that you can use for cleaning the inside portions of the fridge, warm water (1 quart) and baking soda (1/4 c). Baking soda is as a natural sanitizer, odor remover, and brightener. If you see any baking soda residue, wipe it using a damp rag. You can use the solution for wiping the doors and inside walls of the fridge as well as the rubber gaskets.

For general cleaning, remove all the things inside the fridge first. Then, take out the drawers and shelves. You can put them in a big basin and apply household cleaner. Let stand for a couple of minutes.

Use the solution provided earlier or you can use other solutions for cleaning the inside of the fridge. If you're using soapy water, make sure that all soap residue is removed; and don't forget to wipe it with a clean rag.

Go back to the drawers and shelves. You can use a plastic scrubby or stiff brush when cleaning them. After rinsing well, shake off the excess water and replace them in the fridge.

If you have trays inside the freezer for ice cubes and other things, you must ensure their freshness. You need to empty them frequently, otherwise they can absorb the bad odors inside the fridge. If the trays need some cleaning, use warm water and soap. Let the tray dry thoroughly before using it again.

After cleaning the fridge, don't forget to wipe the bottles and containers you removed earlier. The vegetables and fruits should also be washed. Paper towels can be used to line the hydrator drawers for easy cleanup.

Most of today's refrigerators are frost free but just in case yours is not, you should defrost it once you see build up of ice. Remove everything inside the fridge. Adjust the temperature control and unplug it. You can use your hair dryer to speed up the defrosting or you can also place hot water in a container and put it inside the freezer compartment.

Mildew is another problem. Use white vinegar to remove the ugly green, yellow, or black mildew. After vinegar application, wipe the inside of the fridge with a damp rag and leave to dry.

So you see, it's really easy to clean the fridge and it will only take a few minutes.

5. How to Have a Perfect Date

Women always tend to imagine a perfect date. Even men want to experience a unique and exciting first date. But how can you achieve it? Going on a date is the first step in getting to know a person. If you don't want to end up with a terrifying date, you should thoroughly plan it. You must decide on the appropriate clothes to wear (to look presentable), plan mutual activities, and think of possible topics that you can talk about.

If you want to create the perfect date, you should act naturally and not as if you're facing a trial. This is the only way to enjoy your date's company. Follow this guide so that you will know what to do:

1. Date Planning:

The preparation period is vital. You must determine the various interests of your date so that you can plan the appropriate activities. Do you have the same interests or are your personalities worlds apart? Mutual enjoyment should be your goal in planning the date. If your date hates crowded places, don't take her to nightspots or if she is a vegetarian, don't take her to the nearest steakhouse. Make sure that you plan everything down to the last detail. Contact your date in advance, probably about 3-5 days before the big day. This is one way of showing your date that you care about her social life and plans.

2. Factors to consider:

There are various things to consider when planning the perfect date. Some of these are affordability, weather, and time. There is no need to spend a lot of money on the first date because there are many free or low-cost date spots you can find in your area. The weather should also be considered when going on a date and of course, the time of your date. Do you want to take your girl to a picnic? Or a dinner perhaps?

3. Check out different resources for great date ideas:

Check out the local paper and see if there are any upcoming exhibits,

plays, movies, events, or newly opened restaurants. You can also check out websites that offer great ideas for first dates. There are many online resources that you can utilize such as match.com, PlanJam, Yelp, Citysearch, Chowhound, and Metromix. Through these sites, you can determine the perfect activity for you and your date, specific city activities, great food, and many others. You can also ask your friends if they have any recommendations for first dates but make sure that you trust your inclinations and instincts. It would be best to pick up your date but you can also arrange for a meeting place.

4. Dress:

Go casual on your first date. Choosing the outfit is very important. You must try to look your best and you must feel comfortable. Don't wear an uncomfortable outfit just to please your date. Personal hygiene and good grooming are vital. Before going on a date, you should take a bath, brush your teeth, shave, comb your hair, and don't forget to clean your nails. If you're going on a picnic or nature trip, you can't wear high heels or formal shoes. Don't wear clothes that make you feel awkward and stiff.

5. Striking a conversation:

Think of general topics before the date. Don't talk about controversial topics and never talk about your past relationships. When your date answers your questions, listen to the replies. If your date asks questions, try to answer them honestly and never exaggerate. Keep your conversation light and fun. It's also not a good idea to talk about invasive or personal topics such as income, sexual history, etc.

6. Proper etiquette:

You must show proper table manners. Don't belch or talk when your mouth is full. Even if you're a bit nervous, you should limit your alcohol intake. If you want to use your cellular phone, excuse yourself first. If you asked for the date, you should shoulder all the expenses (whether you're a man or a woman).

7. Never attempt physical intimacy:

If you had a great time together, you can follow up for another date. You can call your date or send an email. When there is no response after 2 or 3 attempts, give it up but if your date replies immediately, good for you.

6. How to Lose 20 Pounds

Many people want to lose weight these days. It seems that many individuals are suffering from weight problems. There are various reasons for wanting to lose weight, for instance you are going to attend a wedding or a reunion party. Losing 20 pounds is quite difficult but it is not impossible to achieve if you're disciplined and determined to achieve it.

There are ways to effectively lose 20 pounds.

One way is to try a detox diet that is juice-based. Body cleansing is essential and it can help in getting rid of undigested food and toxins. At the

same time, your body is also provided with the needed sugars and carbs. However, you must be aware that this kind of diet is not advisable for a long period of time. You can follow it for about two weeks and see if there are any improvements.

Some individuals love to exercise. The body needs regular exercise and that is already a proven fact in order to maintain a fit and healthy body. You can also lose 20 pounds if you regularly do cardiovascular workouts. Doing aerobic workouts for one hour each day continuously for five days can help you reduce weight.

You can power walk, jog, swim, bicycle, yoga, running or even kickboxing. If you want, you can also play tennis, basketball, or take aerobic classes. It is not advisable to do immense workouts especially if you're also on a detox diet. You need to choose workouts that are convenient and easy to do so that you will not injure yourself. Burning 20 pounds will require strength. Reducing the carbohydrates in your diet is necessary but you need to consume a lot of protein, fruits, and vegetables. Your fat intake should be healthy such as using canola oil and olive oil.

Maintaining a healthy lifestyle is vital. Giving enough attention to nutrition and workouts is necessary to achieve a healthy body. Many individuals have undergone low calorie diets without actually knowing about the harmful effects. Some even choose to starve themselves just to lose weight. Keep in mind that these are unhealthy ways to lose weight. You will only end up injuring yourself if you do rigorous and stressful workouts.

Here are other ways to lose 20 pounds:

1. Eat plenty of vegetables and fruits to maintain a clean digestive tract:

Losing 20 pounds will be easier if the digestion process is stimulated.

2. Calorie restriction is necessary to effectively lose 20 pounds:

If more fats are burned, you can also avoid deadly diseases and you may live longer.

3. Colon cleansing can help in burning fats:

Through colon cleansing, toxic substances are removed, especially the stubborn fats located in the abdominal area.

4. Drink plenty of water, at least 8-10 glasses everyday:

When burning body fats, the body temperature typically goes higher but the water can regulate the body temperature. By drinking enough water, the nutrients are absorbed properly. Aside from water, you can also drink plenty of vegetable and fruit juices.

5. Calorie shifting:

this is a program that aims to lose 20 pounds in 3 weeks. You will be eating the normal way; you don't need to starve just to lose weight. You will learn how to manipulate calorie consumption but you can still eat four meals each day. Through this program, the metabolic rate is elevated and you can get rid of those stubborn fats 100% naturally.

6. Avoid eating junk food:

If you want to lose weight, you should eat more organic foods and home

cooked foods. Don't eat junk food because it will not do you any good.

7. Eat in a timely manner:

Establish an eating time and follow it religiously. Try to eat one hour after you've finished your workouts. Metabolism is at its highest at this time. Instead of eating three heavy meals, it would be best to eat 5-6 small meal servings so that the metabolism pace is maintained.

In order to effectively lose 20 pounds in a short time, you should have commitment. Losing weight is not difficult but you should be determined. If you're half-hearted, you will not succeed in losing weight. Try to set realistic goals and focus yourself on achieving them.

7. How to Motivate Your Children

Self esteem is very important and it should be developed at an early age. When your child is still young, you should already motivate him or her. Motivated children are able to make good decisions in life when they are older. Motivating a child may be a bit difficult but there are ways to do it. A self motivated child is a treasure to parents.

First, you must ensure that your children are well loved. You must show your love to them whenever you get the chance. Try to support their interests and activities. You must reassure them that you will always be around whenever you are needed. Displaying such affection to your child might make them dependent on you so you need to encourage them to be with others. By showing your child that you care, you are already motivating

them.

Your child should learn to explore the world. Don't confine them to the safety of your home; they must learn to face life's realities. However, you should remind them that if you're needed, you will be there for them. Encourage your child to discover his or her true self and what they want in life. Providing the necessary support will continue to motivate them. If your children encounter mistakes, don't interfere so that they can learn from it. Committing mistakes in life can have a terrible impact on an individual but if your children are loved and self motivated, they can easily move on and learn.

Never suffocate your children. If you always provide the directions, they will become over dependent and they will think that you're trying to take over their lives. Support them in their various activities so that they can make good decisions. You see, if you don't trust your children's decisions and you do it for them, you're not helping them. You are only destroying their self esteem. Many parents commit this mistake. What you should do is to talk to your children. Share with them your experiences in the past. Teach them good morals because this is one way of motivating them.

Once your child makes decisions, you should never judge them. If you do, you will injure their self esteem. They will not become independent individuals. If this happens, your child will not be courageous enough to take up challenges. Again, the importance of support should never be neglected.

Try to spend enough time with your children. Always keep the communication lines open. Be a friend to them. Provide them with various options so that they can learn to choose what they think is best. When they

grow older and set bigger goals, they will not have a hard time in achieving them. As a parent, you should become a good model to your child. After all, kids see their parents as mirrors. If you're a good parent and individual, your children will also grow to be good and self motivated individuals.

If your child has a bad assessment, it can affect him/her terribly. Keeping your child motivated to pursue their studies is very important. You can assure your child that he/she can still improve their grades in school. Encourage them to study harder. Always tell them that you remain proud of their achievements and that you love them. If you believe in your children, they can make it better in school.

Whenever your child feels down, remind him of the other things that he is also good at. The learning pace of each child varies so as parents, you should not judge your children easily. Tell your child that he is smart and great. Help them with the difficult lessons but don't spoon-feed them. You must provide enough space for them to learn on their own. If you continuously encourage them and show your support, they will be motivated to study harder. Never tell your child that he is stupid, a slow learner, or an idiot. If you do this, you will instill these bad traits in your child and they will think that it is true. Don't be negative.

Always encourage them positively and be a good parent. Your child's strengths will come from you. Motivate them all the time. When they grow up, you will surely be proud of them.

8. How to Plan a Class Reunion

Several years have passed and you are already a professional. Have you ever wondered where your classmates have gone? So why don't you plan a class reunion?

You will not have a lot of problems in planning for a class reunion if all the class records are well documented. If your class president is conscientious, then a class reunion can be easily planned.

If every one stayed in the same place, contacting your classmates will be very easy. But how about those who moved to other places and you no longer have contact with them? This may sound troublesome but there are ways to reach them. There are online sources like people search where you can enter the names of your classmates. In seconds, you may be able to find their contact numbers and addresses. There are also resources that provide their email address.

Gathering information about your classmates is also vital. You must send out questionnaires by ordinary mail or through email. Once you receive the replies, you can now arrange all the info you got. How many people replied to your mail?

If most of your classmates replied to your mail, you can now organize for the reunion. You will need to rent a hall. It will also involve making arrangements with caterers and contracting rooms for those who are from far away places. Hotels usually are fully booked but it will depend on where you're staying. If you book with a hotel, you can use their function hall and other facilities. Additional rooms can be occupied with special discounts.

For those who are planning their class reunion, you must be

knowledgeable enough so that you can organize a successful class reunion without spending too much money. Simply follow these tips:

* You will be negotiating with different rates: caterer, hotel, etc. Don't forget to inform the vendor that you're planning for a class reunion because most of them will give special discounts. You must also choose a day where the vendor is not very busy so that you can easily close good deals. Discounts can be initiated by telling the vendor that you will also promote their business by including it in the invitations.

* Contact several vendors and request for a bid. You can get the best rates through bidding because the vendors will surely want to close a deal. Don't forget to check on the background of the vendors to ensure that you're dealing with reputable ones in the market.

* You don't need to hire a professional photographer or DJ. If you have friends who are good in taking pictures and in hosting, you can ask for their help. A DJ can play the music tracks that the class used to love. This can spark emotions and good memories. It would be like reliving the past again. Get disposable cameras and put them on each of the tables. Tell your classmates to take pictures using the cameras. This will save you time in taking pictures of all those who attended the class reunion.

If most of your classmates moved out of your area, you can create a website for purposes of organizing a class reunion. This is a faster way to communicate with your classmates. Word of mouth about the website will spread faster than you can imagine. Gathering information about your classmates will be very easy with the use of the internet. On the website, you can update the yearbook. After a successful class reunion, you can upload the photos and videos to the site for everyone to see.

Give away party favors. By doing so, the whole class will remember the reunion. You don't need expensive party favors. Just keep it simple.

By the way, what is the theme of your class reunion? A beach theme is great and you can give away flip flops with the school logo as party favors. Make the theme casual and relaxing so that everyone will have a great time. Plan for many fun activities so that there will be no dull moments during the reunion.

Even if planning for a class reunion requires hard work, the satisfaction of seeing all your classmates together once more is priceless. Plan the reunion now and have a great time.

9. How to Plan a Vacation

People love traveling especially during the holidays. So how are you going to plan for your vacation this year? After months of working, your body needs to unwind and relax in order to regain your strength. Getting away from your routine activities for a couple of days is enough to recharge your body. Try to consider traveling as a reward for working hard just to earn income.

Airlines are now offering holiday packages to various vacation destinations. There is stringent competition among airlines and travel packages. Customers can take advantage of these travel packages but you must be smart in choosing the perfect vacation getaway. Some offers are enticing

but you should be objective. Don't be very skeptical when comparing travel services and airlines.

Timing your vacation is vital if you want to get the best deal. Consult your schedule and determine the perfect time to go on a vacation. Price is the first consideration when traveling. You must establish a budget. For instance, if your budget is only \$1,000, you will need to choose a vacation package that is below the said amount. For some people, the budget is not very important but for those who have budgetary constraints, you must choose an exciting yet affordable travel deal.

What will you do during your vacation? Are you looking forward to an adventurous vacation or do you want to spend a lazy vacation with your loved one? If your primary intention is to relax, you must choose a vacation destination that will provide comfort. You can opt for resorts that provide accommodation and all-inclusive services. For the adventurous spirits, you don't need a very comfortable accommodation since you will be in the outdoors most of the time. Choose travel packages that provide tours or bus trips.

Booking your vacation online is the easiest way to finalize your vacation plans. There are many travel agents and reputable travel sites. If you want to book your vacation online, make sure that the website is secured since you will be providing your credit card number and other personal information.

When purchasing airline tickets, you should also compare hidden fees, taxes, and service fees. Does the ticket include airport tax? Do you have the necessary traveling documents? You need to be prepared when you're traveling to foreign countries.

If you don't want to be stressed out in planning your vacation, you can follow these additional helpful tips. Being prepared can ensure a stress-free vacation.

1. Plan ahead:

You can find many vacation possibilities in the US. What is your goal for this year's vacation? Are you planning to relax or do you prefer adventure? If you want to relax, you can rent a cottage in the hills; you can go camping or rafting for adventure.

2. How far are you willing to go? Do you want to travel domestically or internationally? Do you want to drive, take a plane, or ride a boat? This is very important when planning your vacation.

3. Simplify:

Even if you travel far, it is not a guarantee for a fun and enjoyable vacation. Your plans must be kept simple and reasonable if you want to have a relaxing and memorable vacation. You must choose your companions carefully, also the activities, and the places that you want to go.

4. Off season:

Traveling off season can save you more money. You can spend your vacation from September to March since this is typically off season in most vacation spots. Going to a vacation destination during weekdays is also a good idea.

5. Have you traveled to nearby local vacation spots? If you can find exciting local vacation spots, why don't you go there instead? Learning about your local culture is an exciting experience.

6. Pack light:

Don't bring unnecessary luggage. Airlines usually charge for extra luggage. Even if you're driving, excess baggage can affect the gas mileage.

7. You must be prepared for some surprises when traveling:

Some things can happen unexpectedly whether you like it or not. You must be flexible and have the right attitude.

Planning your vacation can be done in no time at all. Search the internet now and look for exciting vacation destinations. Plan ahead of time to ensure a memorable and exciting vacation.

10. How to Plan Cheap Meals

Most of today's food items are quite expensive. Most housewives find it hard to prepare cheap meals. However, there are ways to prepare cheaper meals but only if you know how to do it.

In order to cook cheaper meals, you must look for cheaper groceries. Many families have a limited budget and they opt for immediate or quick cooking foods. If you're not used to instant foods, you will surely find them terrible. If you simply spend a couple of minutes in the kitchen, you can prepare

cheaper meals that allow you to save extra dollars.

Some of the grocery items that you usually pick are eggs, bread, canned beans, rice, pasta, tomato sauces, spices, vegetables, and beef or chicken (special offers or sales). With these food items, you can create various meals.

The eggs can be cooked in many different ways like poached, scrambled, and over-easy. You can make sandwiches with the bread. For high fiber and protein meals, you can combine the canned beans with vegetables and sauces, and what's great about this is that you can do it in minutes. Rice can be combined with meat, sauces, stir-fries, spices, curry, and many other items. You can also do the same with pasta. Get various spices as well to season your meals. Vegetables are great since they are rich in fiber and low in calories. For protein requirements, you can prepare beef or chicken dishes.

These food items are affordable and you can combine them to create delicious, nutritious, and fulfilling meals. For instance, you can combine chicken, pasta, and sauces to create various meals.

Whenever you go to the grocery, make sure that you have a list of all the things that you need to buy. Never go shopping if you're hungry because you will be tempted to purchase items that are not included on the list. Stick to the list at all times. Full-priced meats and vegetables are not good choices because they can ruin your budget. Check out amazing deals in other places besides the local grocery. Always check for the unit price of the product so that you can calculate. Stocking food is also good so that you're prepared all the time. If there are special sales in your area, take advantage of them as well.

Putting food on your table can be done quickly these days. Many families are too busy and have very little time in preparing delicious and satisfying meals. Here's how you can do it. When you get home from work, put water in a pot and boil it. Try to estimate the water you put in the pot; pour more water in if you have several family members but if you're a small family, boil water in a small pot. After you've changed your clothes, the water is almost done. There are various meals that you can cook using the boiling water. You can cook spaghetti, macaroni, rice, potatoes, eggs, herb tea, or hot chocolate. You can even combine leftover meats and vegetables to prepare a soup.

Don't forget to prepare dinner every night. Planning ahead can allow you to cook in minutes. Make a menu for the whole week and put it on the refrigerator door. When you buy groceries, make sure that you have all the ingredients needed. You can cook early and simply freeze the rest of it. Before dinner time, you simply take out the frozen food, warm it in the microwave, and dinner is served. You can also cook extra food so that you can use it for another recipe. This is also a great way to prepare cheaper meals.

Have you tried cooking with lentils, peas, and beans? These food items are filling, nutritious, and delicious. If you want, you can make burgers out of the beans. Serve it together with pea soup and lentil loaf. You can also prepare gourmet soup from canned soups and the usual crackers.

Who says you can't prepare cheap meals these days? It all depends on you and how to shop for groceries. You can search the web for simple yet nutritious low cost recipes. If you know how to prepare various kinds of meals, you can serve good food for your family.

11. How to Potty Train

You can't possibly allow your child to wear diapers until they are in pre-school. Diapers are quite costly and you can save a lot of money if you potty train your child.

Many parents don't know how to potty train especially if this is their first time raising a child. If you want to initiate potty training, you should be observant. You need to use your common sense and intuition.

-Follow these few helpful steps for potty training-

1. Create a team:

Your child can't do it alone nor can you as parents. You must be a team to achieve your goal. Don't make your child feel like you're the boss. It is also not a good idea to control your child because you will not get anywhere. If you act as a team or a partner, you can effectively potty train your child. You must show your support and get potty training books, tools, and of course, dry clothes. In no time, you will see your child doing his/her stuff. If you're impatient and you put a lot of pressure on your child, he or she will only get stressed out and anxious. This will delay potty training.

2. Starting out early:

If you start potty training too soon, it can only lengthen the duration of the training. In order for a child to control urination, the muscle control and

bladder should be developed. Here are additional facts that you should know so that you can understand your child's actions. Children ages 15 to 18 months can already tell if they are wet. At 18 months, your child can use the potty if you place him/her there. When your child is already about 2.5 years old, you might be alerted by your child that he is going. At the age of three, your child can already visit the toilet alone.

3. Monitor your child's development:

Some children learn faster than others. Using age as an indicator might not be enough for potty training. You must look for signs of development. In order to tell if your child is ready for potty training, here are signs: your child can already walk well, your child mimics adults, follows simple instructions, stays dry for about two hours, and identifies the potty in relation to urination.

4. You should also consider your child's temperament:

Some children get frustrated, discouraged, and angered easily. If your child is like that, you will need to be extra patient. Catch the attention span of your child and focus.

5. You must ensure your child's health before you start potty training:

There should also be no approaching turmoil such as parents going on a business trip, a move, etc.

6. Let your child wear sweat pants or pants with elastic waistbands:

Don't allow them to wear shorts or pants with snaps, zipper, or buttons because they will find it harder to remove them.

7. During the initial stage of potty training, let your child wear his diapers. Then gradually introduce using underwear when he's dry.

8. After a nap, a meal, or after playing outdoors, try to encourage your child to pee. Look out for indicators as well.

9. Accompany your child when going to the bathroom but just make it short: Choose an interesting potty or get another tool so that you can engage him but if he doesn't like to stay, never force him to.

10. A short praise can go a long way:

When your child is able to potty alone, give him hugs and lots of kisses. You can also give praises when your child learns to pull up his underwear alone. If accidents happen, don't scold your child.

Some children are no longer comfortable wearing diapers. This is already an indicator that you can start potty training.

As a good parent, you should always be sensitive, patient, kind, and proud. All children are different from one another. Don't get discouraged easily if your child is a slow learner. Besides, you will surely miss changing diapers when your child is all grown up. How old is your child now? When your child reaches 15-18 months, you can already start potty training. Don't forget to look for the signs and make use of the helpful tips provided above.

12. How to Protect Your Identity

Identity thieves have victimized many people already. Many of their victims were unaware and found out about the scam too late. They were able to lose a lot of money because of these scammer's. How can you protect your identity? If you don't want to suffer financially and emotionally, you should protect your identity and you can do this for free.

You must be familiar with the different credit reporting agencies; Equifax, Experian, and TransUnion. Whenever a new account is opened using your name, you will be notified immediately. If you did not open a new account, then something is wrong and you can stop it before it causes any damage. You need to contact the agencies and require them to place an alert on your account. Do an internet search and type in the credit agency names above to get their address, phone number etc.

Have your name removed from their list of pre-approved credit cards. You can even junk your mail lists by calling this number at 1-888-5-OPT-OUT. When you call this number, you will need to provide your SS number and other personal information. There is no need to worry because this service is secured. By following this step, you can reduce the chances of being an identity thief victim.

Don't forget to check your credit report at least once a year. You can get a free copy from the three agencies every year. Some people review their credit report every four months but you need to pay for this.

When taking out the trash, you need to check if there are any important documents included especially those with personal information such as

medical documents, pre-approved card applications, or financial statements. You can shred the papers first. If you don't have a paper shredder, buy one. Even if it is a bit costly, it's a good investment. Get a shredder that is cross cut and not the horizontal shredder. If you have a mail box, check it regularly and remove any mail. Don't leave your mail overnight because someone might steal it. Identity thieves are not only found online but also in your neighborhood. Don't make it a habit to place checks in the mailbox. The thief might come along before the mail carrier arrives. Instead, you should mail it yourself. Secure your mailbox with a lock or you can use a post office box.

Being a victim of identity theft can wreck your life. However, if you're responsible enough, you can protect your financial and personal information. You must establish a routine so that you can protect yourself all the time.

Try to dispose of your paperwork at home and not in other places. Receipts and other papers may contain personal information and you might accidentally throw them away.

If you have transactions with financial institutions, you can communicate with them online so that they won't have to send you mail. Most sites of reputable financial institutions are safe. If you opt for mail service, make sure that you know when you will receive the financial statements and other papers. When the mail is late, contact the institution immediately because someone might have intercepted it.

If you don't want to become a victim of identity theft, you should also think like a thief. Don't leave your deposit slips, financial statements, and checkbooks in unsafe places. Even if you're at home, you should keep

these things away from prying eyes. Prevention is the best answer. If you think that your personal information is compromised, you must act at once. You must notify the right authorities so that appropriate actions can be taken.

If you find out too late, you will be obliged to pay for all the damages brought about by the identity theft. Financial accounts can be monitored more effectively through the help of today's advanced technology. You simply need to devote a few minutes of your time in checking your financial accounts online to make sure that fraudulent transactions are prevented. Now that you know how to protect your identity, you can keep those identity thieves at bay.

13. How to Start a Small Business from Scratch

Starting up a small business can be very challenging. But for those who don't have a career or for individuals who want to become their own boss, it is an exciting opportunity. A good plan is needed if you want to ensure success.

First, you must identify the perfect business opportunity. The business environment is quite strained and finding a good opportunity may be difficult. Even if you find one, it will take a lot of courage on your part to pursue such a business opportunity. However, if you're determined to make changes, starting your own small business is the best answer.

Starting out from scratch can be very costly. For instance, if you're planning to hire some employees and have an office space, it is a huge investment.

If you can't afford a large business, you can tie up with an existing business. By choosing this alternative, you should conduct your own research.

It will involve studying the trends in the business industry. You should analyze the demand for certain products, its income potential and the work involved in running the business. Getting to know the company is also another concern that you should attend to. There are many business opportunities online that allow you to connect with established companies. Have you heard about affiliate marketing and MLM? Check them out if you want to work from home.

You must be motivated, hardworking, and ready to face challenges. It's natural to have questions when you're just about to start a business. Always think positive and make use of all the help you can get.

Look up to those individuals who were successful in starting up their own businesses. Through careful planning, you too can achieve success. Here are helpful tips for you to follow:

1. Choose the business that you want to undertake. In the process, you should ask these questions: is there a potential market for the business? Can you make a profit from it? Is the competition intense in that particular marketplace?

2. Again, as mentioned earlier, research is vital. If you want to avoid making costly mistakes, you must determine if your business can fill a certain place or niche. What kind of products or service are you going to offer? Is your business idea practical or not? Can your business create a

demand in the market?

After carefully considering some factors, you can now assess if your business is going to be feasible. If it is, you should answer the following questions:

1. What skills does your business require? Do you have enough experience?
2. What is your business legal structure?
3. Will you need financing? What kind?
4. Where is the location of your business?

For those who want to start up a small home-based business, there are also important things to consider. Do you have enough home space? Can you run your business successfully at home? Can you handle all the business affairs on your own? You must be self motivated if you want to enter in a home-based business.

Now, its time to create your business plan. If you live in the US, you can consult SBA (Small Business Association). The organization can help you in planning a small business and in financing it as well. If you find it hard to manage the business, the organization can also provide helpful resources. SBA provides several services such as free business courses online. If you sign up for the courses, you will learn how to write business plans and how to raise the needed capital.

Check out the SCORE program by SBA. This business course is free and you can also find informative sections on state and federal agencies. You

can also find links that you can use for your business. You can visit the official website of SBA in your city or town or you can call this number 1-800-827-5722.

Many people dream of starting their own small business but very few are able to achieve it. Always keep in mind that careful planning and intensive research is required. If you can do this right you're on your way to success. This is the best time to start a small business.

14. How to Win at Poker

If you're not good at playing poker, you should not play the game especially if it involves money. Pessimists do not win at poker. When you're into gambling, your focus should be to win. You must be serious even if you're just an amateur. There are different techniques that you can use in order to win at poker and you're in the right place. Keep on reading.

Most poker winners are calm, good at reading the cards of opponents, focused, and can easily pick up unconscious cues. You must have increased concentration and you should be able to control your unconscious behavior so that your opponents can't read your actions.

So, do you want to play poker? Pros play poker most of the time. They spend countless hours playing the game online or offline. Playing poker does not involve bets all the time; you can also play for fun and win. Amateur players can start by playing poker without bets. You see, it takes several years of playing poker before you can become very good at it and make any money. If you try to surf the net, you can find many liars that

claim they made large amounts of money from playing poker. For instance, one player claimed that he was able to make \$26,000 with \$100 stakes within a year. That would be impossible. If you can't win with only small bets, then it would also be impossible to win with high stakes.

You can find many poker tips online. Some of the tips might work but not all of them.

For those individuals who want to make a profit from playing poker, the first few months will only give you little return especially if you're just a new player. However, you should learn from your mistakes. You must learn to bet only what you can afford and handle your losing runs effectively. You can start with only \$1,000 but for serious players, it is a must that you have an extra \$10,000 when playing.

Here are good tips for serious poker players:

You must be patient. Building betting banks takes some time and you can't make instant money. If you want to get large amounts of money immediately, playing the lottery is a better choice.

Have your own betting bank. Don't play poker if you don't have a betting bank. Using money from your own pocket is not a good strategy. So before you play poker, have a betting bank.

Betting plans are all over the internet especially on eBay. Staking is another factor that you should be good at if you want to win at poker. Most of the betting plans available online will only put your money to waste. Try

to keep staking plans simple; when you win, you can change the stakes level.

As a poker player, you should know about proper bank management. Have a separate spreadsheet for your poker games and record all your bets. This is one way to monitor strike rate, average odds, losing runs, and other poker concerns. You can also learn a lot of things if you record your bets.

Try to use several proven systems, method bets, and tipsters. Each system should have a separate betting bank so that you can monitor which one makes you a better profit.

When betting, never drink alcohol because it will only destroy your play. You will tend to bet more when you're losing which can break your bank in no time.

Spend time online and check out poker forums. You can join the forums and share your own ideas. As you do this, you can also get good ideas that you can use next time you play poker.

You can also do fun bets but you must have a separate betting bank for it. Record all your fun bets so you will know if you're getting money from them or not.

You can easily lose hard cash if you don't have a good strategy in playing poker. One thing is for sure, it's all about attitude. If you have the right attitude and the right strategy, you can win at poker. Be careful when following poker tips online because not all of them are effective. Study your

moves and your play.

15. How to Choose a Forex Broker Which Can Help You Make More Money Out Of the Forex Market

The Forex market is the most liquid and also the largest financial market in the world. Here, you will have a chance to make a lot of money. In fact, there have been quite a lot of people who really made a killing in the Forex market, which turned them into a millionaire almost overnight.

If you are planning to invest in the Forex market, the first thing that you need to do is open a Forex account with a Forex broker. Now, it is important that the Forex broker you choose is the right one for you and one that will be able to help you make money.

So, here are the ways on how you can choose the right Forex broker.

The first is that you should look for one that is regulated. Regulated Forex brokers are required to submit financial reports to the regulatory authorities. This will ensure to keep the financial report transparent and can help you protect your investment.

Another thing that you should look for in a Forex broker is that you need to establish the trading platform that the broker requires. When choosing a platform, make sure that it is fast and consistent when executing trades under normal market conditions. With this, you can be sure that the trades you make are the trades you actually want to happen. With fast and

transparent executions, it will mean that you are on the right track when it comes to choosing a Forex broker.

Always make sure that the Forex broker you choose is real. You have to remember that there are quite a lot of Forex trading scams on the internet. Some may claim that they can make you a lot of money within 24 hours. In fact, some can even claim that they will be able to turn your minimum investment of 500 dollars in to a million dollars in as little as one week.

Just remember that if it sounds too good to be true, then it's probably a scam. Research each Forex broker you come across. By doing so, you will be able to find out which broker offers the best services and which one can really make you more money. If you are unsure about a particular Forex broker, then you may want to ask around and search for forums or blogs. This is a great way to find out what other people say about a particular broker.

These are the things that you need to remember about how to choose a Forex broker. By knowing how to choose the right Forex broker, you will have a better chance in making more money.

16. How to Choose Riding Accessories That Can Make Bike Riding Safer and A Lot More Fun

If you love riding your bike then you need to have the best riding accessories in order for you have a much more enjoyable ride. You have to consider the fact that most of the bike accessories available are designed for safety.

First of all, the most important accessory that you should never leave home without when riding a bike is the bike helmet. You have to remember that whenever you ride the bike on the open road or up in the mountains in rough terrain, you are actually at an increased risk of having an accident. And the most important part of your body that you need to protect is your head. With a bike helmet, it will minimize the chances of you developing a brain hemorrhage in case you get involved in an accident while riding your bike.

The bike helmet is so important that a lot of states today have now made it illegal to ride a bike without any helmet. Even if it is not illegal in your state, you should always wear one just to be on the safe side.

If you need to ride the bike at night, another accessory that you should have is some type of light source or a reflector installed on your bike. What this will do is it will allow other people and motorists to see you at night. This is another safety feature that you should have installed on your bike.

Reflector striped shirts or pants are also very important especially if you ride the bike during the night. This will allow motorists to see you and prevent you from being run over. These accessories can be purchased at any bike shop.

You can also get a bottle water holder installed on your bike. This is another great accessory as it will allow you to have a refreshing drink of your favorite energy drink or cool water to quench your thirst while riding the bike.

These are some of the things that you need to have when riding your bike. With these things, you can be sure that you will have a lot more fun riding the bike and also have a safer ride.

These are the ways on how to choose the best bike riding accessories. Always keep in mind that safety should be your number one priority.

17. How to Pick Out the Ideal Flat Screen LCD TV for Your Home

Now that you have decided to buy a brand new LCD TV, you need to remember that there are different kinds that you need to choose from. This will make your decision on what to choose much more difficult and a seemingly simple process of buying a new LCD TV becomes rather complicated. This is why you may want to know how to choose the perfect LCD TV for your home in order for you to really have a lot of fun with it.

For starters, people who are in the market for an LCD TV are basically divided into two groups. The first group would be the people who decided to get rid of their bulky televisions with a slimmer and sleeker LCD TV and the second group would be people who are previous owners of older model LCD TV's in search for newer models.

Today, the LCD TV technology is advancing so rapidly that it is very hard to keep up with all the changes. This is why you need to choose the right LCD TV for your home in order for you to avoid regretting your purchase in the future.

You may want to keep in mind that there are different LCD TV's. When it comes to characteristics, you will want to remember different terms, such as pixel resolution, contrast, scaling, and brightness just to name a few.

A lot of people are confused with these terms and you will be too if you don't know what you are looking for. Besides your car and house, buying an LCD TV is the third largest monetary purchase that you will eventually make. This is why it is important for you to know how to choose in order to get the most for your money.

If you don't want to go through all the technical details about LCD TV's, then here are some of the rules that you need to remember when you buy your brand new LCD TV.

For pixel count, never choose an LCD TV that has a pixel count lower than 1080p.

For motion response, choose an LCD TV that has a motion response no lower than 8ms. The contrast should be 1500 to 1 at a minimum with brightness of at least 550 cd/ms.

The viewing angle should also be good. Make sure that you choose an LCD TV that can be viewed with fantastic picture quality at multiple angles.

For the inputs and outputs, make sure that the LCD TV you choose should have plenty of this. It should have an HDMI as well as VGA to make it easier for you to connect your computer to your LCD TV.

You will find that most LCD TV's manufactured today meet the criteria mentioned above. However, don't be fooled by big sales on LCD TV's as some of the models sold are older models that aren't as good as the new ones. Always keep the mentioned rules above and you can be sure that you will be able to get the best possible LCD TV for your home. The size of the screen is actually up to you and also the room you plan on putting it in.

18. How to Select the Best Nursing Home for Your Loved One

There will come a time where you may have to make a decision to put your elderly loved ones in a home. You really don't have any choice about this as you may not have the necessary time in order for you to adequately care for your elderly family members yourself. In today's society, you have to admit that you can even barely take care of your career or your job.

If you decide that a nursing home is the right option for your family, then you have to decide on which nursing home you should choose for your loved one. This is a very difficult choice as you will always want the best for your family members.

When you visit a nursing home, make sure that you ask the following questions in order for you to know if the nursing home is perfect for your elderly loved one.

The first question that you should ask is about the recent survey report that

the nursing home has. You need to remember that every year, a report is filed about the nursing home. The state does the inspection for the facilities of the nursing home and files a report about it. In this report, it will contain violations found as well as the efforts of the facility to fix them.

You should also ask about the ratio of nurses to residents at any given time. Nursing home care is 24/7 care. Make sure that there is an adequate number of nurses for the residents in the nursing home. Through this, you will eventually have an idea on what kind of care can be expected from the nursing home as well as how quickly the facility will respond to any emergencies.

You may also want to ask about the complaints filed the previous year and also why. This will give you an idea on how the nursing home operates and how they deal with the complaints.

The turnover of staff in the facility should also be asked. If the nurses are happy working in the facility, they usually stay around. This will mean that the turnover of staff is low and will also hint that the stress level in the facility is low. Care will also be better.

Along with all these questions, you may also want to ask about the steps taken by the facility to prevent muscle atrophy among the residents, if the nurses here are certified, and also about the food and the options.

What you want is a nursing home that offers only the best for your elderly loved one. By asking these questions, there is a very large chance that you will get a nursing home that is perfect for your loved one and a nursing home where they will be happy and comfortable living.

19. How to Choose the Perfect Sunglasses for Your Needs and For Your Face

The sun's UV rays aren't only harmful to the skin and can increase the risk of skin cancer but it can also be harmful to the eyes. This is why it is important for you to wear sunglasses, especially on a sunny day. However, before you go out and buy a pair of sunglasses, there are several factors that you need to consider in order for you to get the perfect pair of sunglasses for your needs.

You have to remember that people who are active in water sports have different needs from those people who just want to have eye protection during their time at the beach. So here are some tips and guides which will help you choose the right kind of sunglasses for your needs.

When choosing sunglasses, the first thing that you need to do is choose a pair of sunglasses that offers 100 percent UVA and UVB protection. These kinds of sunglasses will ensure that the eyes are well protected from the damaging UV rays.

Depending on your activity out in the sun, you will also need to choose different kinds of lens colors. For instance, if you just need sunglasses for spending time walking at the park, then gray lenses are perfect as this will not change the color of the world around you.

For lenses that work best to filter out UV rays and blue light, orange and

brown lenses or in between work great. Green, red, and yellow lenses are available which can also give great improvement for vision.

If you play sports, such as golf or tennis, tinted down or gray lenses work best. This will help you reduce glare without actually affecting the color of the surroundings. For people who love snow sports, then amber lenses for sunglasses or goggles are great choices. It is efficient in reducing the glare of the sun off the snow and can help you see a lot better. If you are into cycling, or motocross, then wrap around lenses are perfect for you.

For water sports enthusiasts or for people who love fishing, polarized sunglasses are for you. This will help reduce the glare of the sun off the water and it will also help you see the water more clearly, which is great for fishermen.

Your face is also another factor that you need to consider when buying sunglasses. Certain face shapes are complemented better with certain shapes of the frame of the sunglasses you choose. For round faces, a rectangular frame for the sunglasses is recommended. If you have a square shaped face, round or oval frames are recommended. For people with heart shaped faces, thin or wire framed glasses are perfect. For people with oval shaped faces, you will see that any frame can suit them.

As you can see, choosing sunglasses is not really an easy decision. You need to find certain sunglasses which can offer better protection for the eyes, one that is suited to the type of activity you do, and also one that has a frame that suits your face.

20. How to Choose the Right Bike for Getting a Satisfying Ride

When choosing a bike, it is important to remember that there are many things that you need to consider in order for you to get the best bike for your needs. It is important that the bike you choose fits your needs as well as your lifestyle especially if you plan on spending a lot of time riding it.

Plenty of people make the same mistake of buying the cheapest bike they can find in a discount store. This results in many people wondering why they don't like riding their bikes. If they chose a high quality bike and one that is perfect for their needs, then you won't hear any complaints from them when it comes to riding the bike.

You have to remember that riding the bike should be enjoyable. It shouldn't be painful. If you choose the wrong bike, then you will likely end up with a bike accumulating dust in the garage and one that will eventually make it's way as an item for sale in your garage sale.

The first thing that you need to do is know where you are going to ride the bike. If you need a bike for rough terrain, then getting a mountain bike is your best choice. For riding on pavement, then a road bike is a good choice.

After deciding what type of bike you should get, the next step is to choose the right size. This is a very crucial step as choosing the wrong size will mean pain.

To get the right bike size, try to get on the bike while standing. The top tube

of the bike should be one to two inches from your crotch. The seat can be adjusted which is why you shouldn't be concerned about it when it comes to sizing.

Next is the budget. You need to get a bike that is well within your budget. However, don't get a cheap one as the parts are usually not that good and can break down in a matter of months of riding. Try to get a good quality bike. If you really want a strong bike, get one that is built with stronger metals, such as carbon fiber or titanium. These may be more expensive than aluminum but it is a lot stronger and a lot more durable. Carbon fiber and titanium are also a lot lighter than aluminum, which offers more advantage.

As you can see, knowing how to choose the right bike is very important in order for you to have a comfortable and enjoyable ride. With the right bike, you can be sure that you will ride it for many years to come.

21. How to Choose the Right New Car for Your Driving Needs

Now that you have decided to buy a brand new car, the next step is deciding what type of car you need that is perfect for your driving needs. Today, there are plenty of different types of cars available for sale. In fact, you may even get overwhelmed when you go to your local car dealership to choose a car to buy.

You need to think of the type of car, the model, as well as the manufacturer. So, just how can you decide on what car you should get and what is the right one for you? There is basically a lot of things that you need

to think about in order for you to decide what the perfect car for you is.

You really need to think about it as you are going to spend quite a lot of money for a car, right? And, you don't want to buy something that you will regret in the near future.

The first thing that you need to do is to decide on where you will use your car. Ask yourself if you are mainly going to use it for the family, for commuting to work, or whether you are an adventurous type and want to push your car to the limit and drive on the road less traveled.

A van or a station wagon is perfect if you are mainly going to use your car for the family. However, if you are just going to use the car mainly for your daily commute to work, then a regular sedan is perfect for you. For outdoor enthusiasts, you may want to go for an SUV or a truck as this is perfect for hauling heavy equipment, such as boats and camping equipment.

If you want a car or vehicle that is highly efficient when it comes to fuel consumption, then you may want to get a hybrid car or van. You also have to decide on the color of the car you want. A lighter colored car may show the dirt much more easily, which means that you will constantly need to keep it clean.

The car accessories are also something that you may want to consider. Today, MP3 and CD players are considered as standard accessories. For a little more money, you can upgrade the accessories in the car. You can make the car iPod ready, heated seats, luxury interiors, personalized floor mats and seat covers.

These are the things that you need to remember when buying a new car. By keeping these tips in mind, you will eventually know what car is perfect for you.

22. How to Choose the Right String Tension for Your Tennis Racket

A lot of tennis players always ask about the right string tension for their tennis racket. Well, first of all, you need to remember that this will depend entirely on your style of play. What this means is that the string tension for your tennis racket will depend on what you are comfortable with. It's basically a matter of personal preference. However, here are some guidelines that you need to remember in order for you to have an easier time deciding on the tension you want for your tennis racket.

First of all, the recommended string tension for your tennis racket is usually printed on the throat of your racket. Most tennis rackets will have a recommended string tension of 50 to 60 pounds per square inch or a little more. If you are unsure on what string tension you should go for, you may want to go for the number that is in the middle of the lowest and highest recommended tension. So, if the recommended tension range is 50 to 60 pounds per square inch, then you should go for 55 pounds per square inch. If you don't like the feel of the tension or if it is too tight or too loose for your style of play, then you can increase or decrease the tension the next time you restring your tennis racket.

The rule of thumb in tennis racket tension is the less tension there is, the more power you will generate with your shots. With higher tension, the more control you have. If you hit the ball rather weakly, then you may want to go for lower tennis racket string tension. However, if you generate your

own power and you want to have more control of the ball, then you should go for higher string tension for your tennis racket.

Most intermediate players who can already generate their own power prefer higher string tension for their tennis racket. However, you have to keep in mind that this may feel like hitting the ball with a board. It also increases vibration which can be very hard on your arms. It is important to experiment a bit with string tension. Once you find the string tension that you are most comfortable with and also let you get the combination of consistency, power, and control, you should stick to this string tension for your tennis racket.

Always keep in mind that the right string tension for your tennis racket depends on your preferences. It will ultimately depend on your style of play. Remember these tips and you can be sure that you will have the right string tension for your tennis racket and really get the most out of your game.

23. How to Choose the Right Tennis Racket for You

As a tennis player, you have to remember that the single most important piece of equipment that you should buy and carefully choose is the tennis racket. In the society we live in today, many people think that expensive rackets are superior. This is not really the case. The racket you choose depends on the style of play you have as well as your comfort. With the right tennis racket, you will have more confidence with your shots and also get more consistency out of it. This is why you need to learn how to choose the perfect tennis racket for you.

Each player prefers a different type of racket. Some people prefer heavier rackets, some people like lighter ones, some want oversize rackets, while there are also tennis players who prefer mid plus rackets. These are just some of the things that you need to consider when buying your first ever tennis racket for a competitive style of play.

When choosing a tennis racket, you need to consider the size and shape of the head, the balance, length, weight, thickness of the frame, and also the material of the frame that the racket is made of. In fact, you can go for cheaper rackets and still beat players who use state of the art, and ultra-expensive rackets. Also, there are some players who are tricked into buying expensive rackets only to end up selling it or giving it away because they don't like the feel of it.

If you are the type of tennis player who wants more power and spin out of the ball as well as an increased sweet spot, you may want to choose a tennis racket that has a head size larger than 107 square inches. This means that you have to have an oversize racket. A racket with 100 to 105 square inches of head size will give you even control. However, for those who want power, a tennis racket head measuring 98 square inches or lower will allow you to swing more aggressively and freely.

For beginners and recreational players, many experts recommend oversize rackets. It provides more sweet spot and better accuracy to hit the ball. This also minimizes the likelihood of you hitting the ball with the frame.

Heavier rackets will also provide you with more power and allow you to return powerful shots from your opponents easily. Also, head heavy rackets will allow you to generate more power with little effort. If you are a volley player, then you should go for head light rackets, which offer more control

and accuracy. But if you are an all around player who generates your own power, then you should go for a balanced racket.

These are just few of the things that you need to know when you are choosing your first tennis racket. Always keep in mind that in order to get the most out of your game, you have to have the right type of racket. The price of the racket does not matter. It all comes down to your style of play.

24. How to Choose the Right Tools For Your Home Garage

As an owner of a vehicle, you will see that investing money on the right automotive tools for your garage will eventually help you save a lot of money on car maintenance and repair. With the right tools for maintaining and repairing your vehicle, you can be sure that you will have all the things necessary to keep your car running smoothly for a very long time.

All you need are a few basic automotive tools and garage equipment along with a good repair manual in order for you to save yourself the hassle of visiting your car mechanic every few months.

So, just what are the right car and garage tools that you should have?

For starters, you need to keep in mind that every home garage should have a good selection of tools. This will enable you to carry out minor repair work, regular cleaning work as well as maintenance for your car. It can also serve as a great hobby.

For car maintenance tools, you will need a jack and axle which will enable you to lift the front or back of the car, which in turn will allow you to do maintenance work, such as changing the oil and checking the underside of your car for any corrosion. It can also help in changing flat or old tires.

You will also need a set of wrenches and screwdrivers which will give you the ability to change brake pads, spark plugs and filters. You should also get a funnel and fluid extractor, which can help you change engine and brake oil. A soft mallet and abrasive papers can help you with dents and scratches.

For cleaning your car, you should also get car care and cleaning tools. Try getting a car vacuum, which can suck out dirt from your car's carpet and upholstery. There are also upholstery tools that can help you repair small tears and burns on your car seats. A car shampoo as well as car waxes can really improve the look of your car. Car shampoo is mild on the paint which will prevent it from fading when you wash it. A chamois is also a must-have to prevent scratching the paint of your car when you are wiping it clean.

Other equipment that you should have in your garage are engine oil dipsticks, alloy wheel brushes, alloy wheel nut and locking wheel nut removal kit, auto probe, and pulley holder.

These are the basic things that you need to have in your garage. By having and knowing how to use these tools, you will be able to save thousands of dollars on car care, maintenance and repair.

25. How to Effectively Quit Smoking ~ Tips That Can Really Help You Quit Smoking

A lot of people think that quitting smoking is hard to do. However, you have to keep in mind that it's really not that hard if you try not to think about it. You will see that a lot of people find it hard to quit smoking because most of them build up to the idea of quitting smoking. In order for you to successfully quit smoking, you need to not build up to the idea as the idea of quitting itself will induce you to abandon your program of kicking the habit.

What this means is that you shouldn't set a date on when you should quit smoking, you shouldn't make any plans, and you shouldn't do any of the things that most people do in order to quit smoking. What these things do is only create fear about quitting. And you don't need this in order for you to quit effectively. Everybody is already telling you how hard it is to quit smoking and you don't need more fear in your head to mess with your plans to quit smoking.

The real key to quitting smoking is by knowing about the reason why you smoke. You have to find out what makes you smoke cigarettes. By knowing this, you will be able to find out how to eliminate your smoking problem.

You need to keep in mind that smoking is not just about nicotine addiction. Smoking is also something induced by certain situations. It's basically all inside your head. For example, a lot of people smoke when they feel stressed. Some people smoke when they smell and drink coffee. Basically, it's the triggers that you want to eliminate in order for you to stop smoking.

By identifying what causes you to start smoking, you will be able to predict when the cravings for smoking will come, which will make it easier for you to stop it before it reaches your head. If you do feel the cravings coming, all you need to do is stay away from the things that motivate you to start lighting up that cigarette.

Never giving in to your cravings is the key to stop smoking. It may be hard to believe but when you feel the cravings, simply sit down and look at your watch. You will see that the cravings will only last for a few minutes. It may feel like forever but the cravings will only last for a few minutes. Try to do something that doesn't motivate you to smoke. This will help suppress your cravings.

These are the tips that you may want to remember if you want to quit smoking. As you can see, quitting smoking is not that hard. By knowing what triggers you to light up, you will eventually have a better chance of quitting smoking for good.

26. How to Find the Very best Online University for Long-Distance Learning Program

In today's society, having a college degree or formal education is very important. With a college degree, you will have an edge over the rest of the other people when it comes to getting the best jobs in your field. Our society is becoming very competitive, which is why you need to have the extra help in order for you to compete.

If you want to advance in your career and you need to go to college in order to do so, then you will find plenty of online distance learning programs offered in the country. When it comes to getting the proper education, you know that choosing the right university is crucial in order for you to have a better chance at grabbing career advancing opportunities. By getting education in a reputed university or college, you will eventually have a better chance of getting promotions as well as demand higher salaries from your employers.

When looking for an online university, there are a few things that you need to look for in order to be sure about the quality of education you will get. The first is the accreditation of the institute. Of course, you need to make sure that the online university you enroll in is genuine. This is where you will find out about the credibility of the online university. By choosing a university that has accreditation from regional authorities, you will find that it will have a higher reputation when it comes to the quality of education given to it's students.

By graduating from such a university, the better your chances will be to get higher salaries and better jobs.

The cost is also another factor that you need to consider. Some online universities may be cheaper but it doesn't mean that they provide inferior quality when it comes to education. This is why it is important to ask around. Expensive is not always better. Through research, you will find an online university that is affordable and provides high quality education. You may also want to ask about student loans, which can really help you, especially if you are short on cash.

These are the things that you need to remember when you are looking for

an online university to study with. As you can see, it is relatively easy to find the best online university for your distance learning program. With research and by asking around, you will eventually find the right online university for you to study at.

27. How to Find the Best Resort during Your Vacation in Maldives

The Maldives is one of the most popular vacation destinations today. If you are looking for white sand beaches, crystal clear waters, and diverse marine life with some of the most spectacular natural views, then this is the place that you should go to during your next vacation. Here, you will find that there are a large number of resorts that you can choose from.

What this means is that you will have trouble in finding the resort that you will want to stay in. You have to consider that different resorts really are different when it comes to the type of amenities and services offered. So here are some tips which will eventually help you out when choosing the perfect resort for you to stay with in Maldives.

The first and probably the most important thing that you need to consider is your budget. Some resorts are more expensive than others. By having an idea of what your budget is, it will help you narrow down the list of resorts you plan on staying with substantially. If you really want to keep your mind off your budget, you may want to go for an all-inclusive resort as this may prove to be cheaper.

Another thing that you need to think about is what you want to do during your vacation in Maldives. Does your idea of a perfect vacation involve

laying down on sugar white sand beaches? Or are you the type who is more adventurous and wants to try out all sorts of adventurous things?

All resorts here will have some kind of activities but some resorts may offer better facilities than others. Some resorts offer better house reefs, while other resorts offer better waves for surfing. If you are planning to go on an adventurous Maldives vacation, then you may want to go for an all-inclusive vacation as this will help you avoid paying a daily fee for every activity that you do.

When it comes to accommodation, almost all the resorts in Maldives offer high quality accommodation. But you still need to remember that each accommodation may offer a unique experience. If you really have the money to spend, then you will definitely want to go for water villas located on the ocean itself. Here, your backyard is actually the ocean where you will be able to see marine life swim by as you look out the window.

If you are traveling with children, you need to choose a resort that offers plenty of activities for children. This will keep your children entertained which will allow you to have a relaxing and enjoyable vacation.

These are just some of the things that you need to keep in mind when you are planning to go on a vacation in Maldives. You have to think of every detail when choosing a resort here in order for you to really have the perfect vacation.

28. How to Find the Right Tent for Your Camping Needs

The great outdoors is definitely one of the best places that you can ever visit if you want to relax and get away from the stressful society that we live in today. When you go camping, it is very important that you have all the proper gear with you in order to avoid having a stressful situation. If you forget or brought the wrong gear, the fun outdoors experience can quickly take a turn for the worse.

This is true for choosing tents. Whenever you go out to buy a tent for camping, make sure that you know how to choose the right tent. You have to remember that different tents have different features. Tents are designed differently and no tents are basically the same.

When you go shopping for a tent, you need to first ask a few questions about them in order for you to make sure that you are really getting the right tent.

The first question that you should ask yourself is the amount of people who will be using the tent. What this means is basically how many people will be sleeping in the tent at the same time. You have to think about the regular amount of people who you will go camping with and the amount of people who will be using the tent. Besides, you really wouldn't want to get two of your camping buddies who requested that you should be the one to bring the tent only to find out that you brought a tent good for one person only.

Tent sizes range from solo to 12 persons.

The tent you get should also correspond with the season that you usually go out camping. If you usually go out camping during the summer months,

then it is definitely a bad idea to purchase a tent that is designed for winter and vice versa.

You should also consider the amount of time required as well as the difficulty level to pitch the tent up. Some tents are very hard to pitch up while there are others that can easily snap into place. You may want to think about this as you wouldn't want to be the only one still figuring out how to pitch your tent up in the middle of the night as your other camping buddies are already sound asleep, would you?

These are the few things that you need to keep in mind in order for you to get the right type of tent. As you can see, it is relatively easy to choose the proper tent for your camping needs. It doesn't take a rocket scientist to figure this one out.

29. How to Get Dates Utilizing Facebook ~ A Great Tool for Finding Love

Today, the dating game has new rules. With the advancement of technology, it is now easier (or harder) for men to find dates. The internet opens up a whole new opportunity for men to find the girls of their dreams. No longer are we limited to finding girls in one place. With the power of the internet, you can even meet girls that are thousands of miles away.

One of the most popular tools used by a lot of people today to socialize and meet new people is the social networking website. One particular website is Facebook. Today, more and more people are now using this website in order to get in touch with their family and friends as well as meet new people, make new friends, and find dates.

In fact, there have been a lot of people who even found love in Facebook. Some even ended up in marriage. If you are looking for love or at least a date, then Facebook is the place for you.

As mentioned before, the dating game now has different rules. It is important for you to know these rules especially if you want to hook up with the girl of your dreams through Facebook. So here are some of the ways on how you can successfully get dates using Facebook.

First of all, you need to remember that the key here is to get the girls interested in your Facebook profile. If you get them interested in your profile, then they will move on in getting to know who you are.

In Facebook, you have to have a picture. Never ever show pictures of yourself showing off those bulging biceps or six pack abs. Examples of great pictures would be you with some women. You also need to post pictures of you with some of your friends. Again, no pictures of you drunk with your friends doing all sorts of stupid things. A picture of you doing sports is also great, such as sky diving, bungee jumping or other exciting sports. Travel photos are also great as it will boost your value in more ways than you can imagine.

The information you put about yourself in Facebook is also very important. Make sure that you make it interesting in order for you to get the girls to read it. Too much information though can scare the girls off and it may show you as being needy. Have a profile that demonstrates your strong personality and add a little mystery to it.

Lastly, the way you communicate is also very important. Whenever meeting someone on Facebook, never ever start the conversation with a compliment. Be interesting. And, always be careful of being too cocky.

These are some of the tips that you need to keep in mind if you ever want to get a date using Facebook. These are the ways on how you can effectively get girls interested in you in Facebook. By following these tips, you can be sure that you will eventually get a date with the girls using Facebook in no time at all.

30. How to Get Rid Of Malware from Your Computer

If your computer is starting to act strangely, such as performing slower, giving you random error messages frequently, and constantly freezing up, then there is a very good chance that your computer is already infected with malicious software or malware.

Malware can be very dangerous as it is also associated with spyware. Some malware can even make your computer wide open for spyware and computer virus attacks. Also it can even leave your computer wide open for hijack attacks and hacking.

These things aren't only annoying but can pose as a serious threat to your personal security. You have to remember that you use your computer for storing various files. Some can contain your personal information while others can even contain your financial information, such as your credit card number and even your bank account number.

Basically, malware can wreak havoc to your computer and you will definitely want this to be removed from your computer as soon as possible. It can invite a never ending stream of pop-up advertising, blocking some programs from working, mess up your computer's system registry and it can also get your system to crash completely.

You need to remember that no matter how cautious you are in using your computer or whenever you surf the internet, your computer is still vulnerable to malware attacks. In order to prevent this, you may want to consider getting an anti-spyware program installed on your computer.

This will allow you to have a defensive wall against malware, Trojan horses, and worms from entering your computer. Although some anti-spyware software may get your computer to run slower than normal, it will be worth it as it will prevent your computer from getting infected with malicious software.

Anti-spyware software can also get rid of malware from your computer.

You need to keep in mind that because more and more people are now using the computer to go shopping, it is absolutely necessary for everyone to have protection installed on their computers. Besides, you wouldn't want someone to gain access to your bank account or your credit card information, would you?

Without anti-spyware software installed on your computer, it would be like leaving your home wide open for strangers to come in and take a look at your personal files. It would also be like having spy cameras installed all

over your home without you ever knowing about it.

So, it is very important for you to have protection against malware. With anti-spyware and antivirus software, you can be sure that you will have the best possible protection for your computer.

31. How to Get Rid Of Pests in Your Garden

Wilting plants and chewed up leaves are two of the most common signs of having garden pests. If you see two of these things in your garden, then you know that you have a big problem. These garden pests are very hard to get rid off and can potentially kill everything you worked so hard for to make your yard look good.

Gardeners will want to watch out for caterpillars, grasshoppers, snails, earwigs, beetles, and slugs as these garden pests can cut holes in the leaves of your prized pants. You should also watch out for aphids, while flies, scales, and mites as these pests can suck on the plant tissue, which will eventually kill your plants.

If you want to have a healthy garden, then it always helps if you find out how you can get rid of these pests and also how to prevent them from coming back to your garden.

Most gardeners use chemicals or pesticides in order to kill the pests invading their garden. It is very easy to prepare and use and it is also very effective. However, if you are against the use of pesticide and you want to

contribute to the overall well-being of the environment, then you may want to go for the natural way to get rid of these pests.

One way to do so is by inspecting each leaf and flower in your garden for the pests and removing them by hand. This is very time consuming and is recommended for smaller gardens. For obvious reasons, this is not the favorite method among gardeners to use in order to get rid of pests.

You should also have a well-prepared soil. You have to consider the pH balance of the soil and also provide good drainage and insulation for your garden. This will help get rid of the pests in your garden.

If you see any struggling plants or plants that seem infected, you might want to remove them from the rest of the garden. This is to prevent the pests from contaminating healthy plants. Also, you may want to keep your compost area far from the garden area. Compost attracts pests and you definitely don't want these pests around your garden.

If you have fruit bearing trees near your garden, make sure that you get rid of any fallen fruit immediately.

You can also call on the power of nature to get rid of pests. Try to attract or purchase insects that feast upon pests bothering your plants. You may want to get praying mantises, lady bugs, chalcids, hover flies, and brachnoids to name a few. If you are brave enough, you can also get wasps in your garden as they feed on common garden pests.

These are the ways you can get rid of pests in your garden. As you can

see, you don't have to use pesticides in order for you to kill the pests. With these methods, you will have a healthier garden in no time at all.

32. Part 2. How to Get Rid Of Your Smoking Habit for Good

If you decide to stop smoking for good, then you may find it hard to do so. However, you have to remember that it is not impossible for you to stop this habit. In fact, there are now quite a lot of people who have been through this process and won the battle against smoking.

In order for you to stop smoking for good, you have to keep in mind that you will need a lot of support and you also have to have a lot of confidence. In addition to that, you have to be really determined. Stopping smoking is not something that you can do overnight. It is a process that can be very hard on your body, mind, and emotions.

Although quitting smoking can be hard, there are several methods that you can do which will eventually make it easier for you to forget about smoking. Well it can make you forget about it temporarily but it can help you on a daily basis.

The first method that can help you forget about smoking is by chewing gum. It is recommended that you buy sugar free gums and not nicotine gums. Nicotine gums can make your addiction a lot worse and what it does is it will just continue your cravings for cigarettes. The main goal here is to get rid of the taste of tobacco out of your mouth to the point that you will no longer have cravings for it. Nicotine gum is just like having a cigarette in your mouth.

Keep a packet of sugar free gums in your pocket everyday. Whenever you feel like smoking, chew one or two strips of gum. This will help eliminate the cravings and it will also give you fresher breath.

Another great method which can help you quit smoking and eliminate cravings is by drinking plenty of water and natural fruit juices. It is important to stay away from drinks that contain caffeine, such as coffee, tea, and soda. You have to remember that caffeine can trigger your cravings for smoking. Think about it. As a smoker, whenever you smell coffee, you immediately think about smoking.

Drinking milk can also eliminate cravings as milk can make tobacco taste bad.

These are the two methods on how you can stop smoking for good. Always remember that these methods can temporarily eliminate the craving for smoking. In order to permanently get rid of the habit, you need to have determination and you need to work hard for it. It takes discipline and you also need to fight the temptation of smoking that "one last cigarette".

33. How to Get Six-Pack Abs and Get Your Body Ready For the Beach in No Time At All

Everybody wants to have six-pack abs. It's sexy, it's beautiful, and it's simply appealing. However, most people think that this is really difficult to do. Most people even spend countless hours in the gym just to get six-pack

abs and only a few achieve it. If you want to get six-pack abs and get your body ready for summer and for the beach, then here are some tips that will teach you how.

One of the most important things that can help you shape six-pack abs is your diet. Although you are advised to avoid eating fat, it doesn't necessarily mean that you should starve yourself. Never skip meals as skipping meals will slow down your metabolism, which simply means making your body less efficient when it comes to burning fat. Instead, eat the proper amount of food with the right balance of nutrition. Eat small portions only.

Drinking lots of fluids is also necessary. Your fluids should be water or fruit juice. Avoid high sugar beverages, such as sodas.

You also have to go to the gym and lift weights. This will build more muscle and even if you do weight training that doesn't concentrate on your abdominal area, it will help shape your abs. Also, by building more muscle, you will eventually increase your metabolic rate, which in turn means that your body will be better at burning more fats. Even when you are resting, you will burn fat if you have a higher muscle mass.

Lastly, abdominal workouts is very important in order for you to really get six-pack abs. Workouts, such as crunches, scissor kicks, and pushups will eventually shape your abdominal muscles and get them more defined and visible.

Getting six-pack abs is not easy. It may sound simple but rest assured you have to work hard for it. There is no such thing as a magic pill which will

give you six-pack abs overnight. You have to workout in the gym, eat the right kinds of food and the right amount, and also do a lot of abdominal workouts.

These are the ways on how you can get six pack abs. Do it properly and you will have the confidence to strut around on the beach with nothing but your board shorts on.

34. Part 1. How to Lose That Belly Fat in Just A Few Minutes Each Day

If you ask anyone, most people will want to have a flatter and more defined stomach. Besides, having that flab or that beer belly is simply not attractive. This is why a lot of people spend a lot of money on gym memberships that they hardly use, go on different kinds of diet fads that are unhealthy, and some even go through surgery that has a lot of risks on their overall well-being.

If you want to lose that beer belly or that flabby stomach and turn it in to a defined and rock hard stomach, then you may want to follow a few simple exercises that you can do in just a few minutes each day. In a matter of a few months, you will see great results and really watch that flabby stomach go away.

So, how can you have a flatter and more defined stomach and get rid of that belly fat?

Here are the methods that you have to follow in order for you to have a

better looking body. It may be intense, but it will work.

The first exercise is by running in place or doing jumping jacks for two to three minutes. It is important that you do these exercises as intensely as possible and that you never pause in between the exercises. This may be difficult but you need to remember that this is one of the most important parts of the whole workout. This is why you need to do it as intensely as possible and also do it right.

The next exercise is by doing the mule kick. To do this exercise, you need to stand with your feet right below you. Jump up and try to kick both of your legs upward as if you want to kick your buttocks. Again, do this exercise for two to three minutes as intensely as you can and also do it properly. This will really help in burning fat from your belly.

Next, you have to do some good old fashioned pushups for two minutes. Make sure that you do it right and do it as intensely as you can. Do this for two to three minutes.

For the next two to three minutes, do jumping jacks or running in place for exercise again. Always keep the intensity of these exercises up in order for you to really lose that body fat especially the fat that is in your stomach.

For the last two minutes, you need to ride a stationary bike and ride it on the highest possible level. This is an important part of your workout where it can really make you lose belly fat and go for that trimmer stomach.

These are the exercises that you should do in order for you to lose that

belly flab. As you can see, in just a few minutes each day, you will be able to get the defined abs that you always wanted to have without spending a lot of money on gym memberships, cosmetic surgery, or going through diet fads that don't work.

35. Part 2. How to Lose Those Extra Pounds without Risking Your Health

When you search on the internet for methods on how to lose weight fast, you will often come across a lot of products and diet plans that promise weight loss in just a few weeks. Many people fall for this and end up gaining more weight. Some diet fads may really get you to lose weight fast but it is often unhealthy and can pose a risk to your overall health.

If you are looking for some kind of a magic pill or a quick fix to have the body that you want, then you probably won't like what you will read. Losing weight cannot be done overnight. There are no magic pills that can help you get rid of fat that easily and you really need to face the cold hard facts about losing weight the healthy way.

In fact, you will even hear infomercials and ads that offer weight loss products say that their product will work better if combined with proper diet and exercise. Well, it's quite obvious that these magic pills still rely on the natural way to lose weight. You simply can't lose weight if you just sit around on your comfortable couch all day eating that bag of potato chips. That's a fact. No matter how many diet pills you take, you will still gain weight if you don't exercise and eat the right kinds of foods.

The key to losing weight without risking your health is by exercising and

through proper diet. You have to be aware of what you eat in order for you to really optimize your body to lose weight. This means that you have to count calories. At first this may be hard and may even seem complicated. But in time, you will see that it is very easy to do and anyone can do it.

You need to burn more calories than what you consume each day in order for you to lose weight. What this means is that you really need to exercise. Exercising burns calories. And, it will also make you healthier and have a more beautiful body. Depriving yourself of food is not the right method to lose weight. This is unhealthy and can pose a serious threat to your overall health.

These are the things that you have to remember on how you can lose those extra pounds without risking your health. Through exercise and the proper nutrition, you can be sure that you will be able to lose weight and have a healthier and more beautiful body.

36. How to Make Your Computer Execute Faster

Have you ever wondered why your computer gets slower and slower as time goes by? If you want to make your computer faster like it was brand new again, then here are some tips on how you will be able to make your computer perform faster again.

First of all, you need to understand that you don't need to spend a lot of money in order for you to make your computer execute faster. All you need to do is tweak it a little bit and within 24 hours, you will eventually get a faster executing computer much like it was when you just got it out of the

box.

So get your hands off your wallet as here are the ways on how you can inexpensively make your computer run faster.

The first is by running the disk defragmenter. It is recommended that you run the disk defragmenter once a month. So, when was the last time you did this? It's really common for people to forget about doing this task as there are more important things they need to do with their computer. What the disk defragmenter will do is that it will organize your files in your hard drive and make it easier for your computer to access programs and files, as well as filter information. If you have important things to do with your computer, simply run the disk defragmenter during the night when you have to go to bed. When you wake up, you will find that your computer will have already finished defragmenting your hard drive and you will notice that your computer will now execute a little bit faster.

The second way to make your computer run faster is by cutting down on startup programs. If you have a lot of startup programs running, it will increase your computer's startup process, and eventually slow down your computer's performance. By cutting down on the startup programs and leaving only the essentials, you will have a faster startup process and also reduce the amount of RAM being used. You can manually do this by configuring your startup programs by running the msconfig.

Lastly, you may want to clean your system registry. The system registry is basically where everything about your computer is stored. If it is cluttered, then the entire system will suffer resulting in a poorly executing computer. There are computer registry repair software that you can buy and download over the internet which can efficiently clean and organize your computer's

system registry.

These are the three effective ways on how you can make your computer perform faster. As you can see, you don't need to spend a lot of money in order to get your computer executing like it was new again. With a few tweaks here and there, you will eventually have a faster performing computer.

37. How to Plan the Perfect Cruise Vacation for Your Family

Just imagine yourself spending quality time with your family aboard a cruise ship for an entire week. This type of vacation is what most people dream of having. However, you need to keep in mind that a family cruise vacation is not very easy to plan. You have to think about a lot of things in order for the entire vacation to be perfect or at least near perfect for the entire family.

Going on a family cruise vacation is a lot of fun. Although this will require you a lengthy process of planning, you will find that the planning itself is a lot of fun.

When planning a cruise vacation for the family, you need to remember that each cruise vacation is different from another. There are cruise vacation packages designed for singles, there are cruise vacations designed for couples or people going on a honeymoon, and there are also cruise vacations designed specifically for the entire family.

If you are going on a cruise vacation with your family and children, you

need to consider the ages of the children going with you. There are a lot of cruise ships that offer great programs for babies and toddlers as well as for older children. If you are going on vacation with your children, make sure that the cruise vacation you take will be able to entertain everyone, especially the children. You wouldn't want to spend the entire week with your children whining about how they want to go home, right? This is why you have to have them preoccupied during the rest of the vacation in order for them to avoid thinking about asking you to go home.

For younger children, the perfect cruise vacation for them would be the Disney Cruise Line. Here there are plenty of programs specifically designed to entertain younger children. This particular cruise line offers one of the best children services and childcare available. For example, while other cruise lines offer only showers in every stateroom, Disney Cruise Line offers bathtubs in every stateroom.

If your children are in their almost teenager years, then the Royal Caribbean is a fantastic choice. The ships are packed with fun filled activities, including rock walls, onboard surfing, and even mini golf. The Royal Caribbean even offers a dedicated teen room.

For family vacations where almost everyone joining is already an adult, then Princess Cruise is a great choice. You can also go on the Carnival Fun Ship. Here, you will find Las Vegas style entertainment. From stage performance shows to casinos, you can be sure that everyone will have a lot of fun.

As you can see, planning a cruise vacation is a lot of fun. With your choices narrowed down, you will find it less difficult to plan your cruise vacation with your family.

38. How to Protect Your Children from the Dangers of the Internet

The internet is one of the best inventions that humans have created. It basically changed the way we live today. With the internet, life became a lot easier than ever before. However, the convenience that the internet brings is not without dangers. Today, a lot of child predators are using the internet to prey on children.

Although the internet provides a lot of great things for us, there is also a dark side about it that you need to be aware of. By knowing about the negative side of the internet, you will be able to protect your children from it.

A lot of children have been victims of cyber bullying where someone your children chatted with online threatens your child if they don't do what they want them to do. For example, some can order your children to give out your credit card information. And, if they don't, they will always threaten your child with violence.

Child pornography is also another danger on the internet. With the internet, there was a significant increase of child exploitation and harassment. Because the internet is so vast and users are usually very difficult to track down, more and more child predators use the internet today as a tool to exploit and harass children.

The internet is a very scary place for children to visit. Never think that the

internet is all about fun and games and education.

To protect your children from the dangers of the internet, the first step usually starts in your home. It is a very good thing to educate your child about the dangers of the internet. It is also a good thing to educate them how not to become victims of harassment on the internet.

It is also a good idea for you to place the computer where everyone in the house can easily see it or have access to it. For instance, place the computer in the living room. This is a common area where everyone will be able to see what's happening on the computer monitor.

There is also special software that can help protect your children even more when they surf the internet. Some can block pornographic sites, while others monitor and record your children's activity on the internet.

These are the ways on how you can prevent your children from becoming victims of the internet. With these tips, you will be able to better protect your child from the dangers of the internet and breathe much easier the next time they go online.

39. How to Protect Yourself from Spyware and Identity Theft

The internet is one of the most useful technologies that we have today. With it, we are now able to communicate with our loved ones easily and cheaply, do our shopping, and it also provides us with high quality entertainment, such as online videos, and online games.

This technology really made a lot of changes in how we live our lives today. With it, life became a lot easier. From emails, to instant messaging, to distance learning programs, the internet is a great thing to have.

However, you have to remember that although the internet provides us with a lot of benefits, there are also inherent risks when you go online. For example, whenever you go online, there is a very big chance that you may come across malicious software, spyware, and computer viruses. These are basically software programs that can do more harm than you might think. It will not only cause your computer to slow down, freeze, and produce those annoying pop up advertisements, but it can also pose as a threat to your overall security.

Having spyware in your computer is like having a spy camera installed all over your home without you thinking about it. You won't even know that spyware has already invaded your computer if you are not protected. The worst part of it all is that spyware can also cause identity theft.

Because someone already has access to your computer and it's files, you may accidentally give out your personal and financial information. You really wouldn't want this to happen to you, which is why you have to have some sort of protection installed on your computer.

For this, you will need to purchase and install a reliable anti-spyware software program. With this software, you can be sure that your computer will be free from spyware software. With anti-spyware software, you are actually preventing spyware from installing itself in your computer. It will even warn you about websites that may contain spyware software.

You have to remember that spyware software can install itself in your computer just by visiting a certain website. So the next time you go online, make sure that you have anti--spyware software installed on your computer along with antivirus and firewall.

Always keep yourself protected whenever you visit the internet. No matter how cautious you are when you surf the web, you have to have protection as spyware software can enter your computer when you least expect it to.

40. How to Put Your Favorite DVD Movies Into Your iPod

Ever since the Apple iPod was introduced in the market, people were crazy about it. Today, the latest generation iPods are now more compact and can actually play videos. In fact, the latest iPod model can even let you access the internet through WiFi internet connection.

The iPod is a great device that can provide you with entertainment wherever you go. Imagine watching your favorite DVD movies on your iPod while waiting for your flight at the airport. The iPod is one of the most innovative and also one of the coolest devices ever to hit the market.

However, before you start transferring your DVD movies into your iPod, you need to remember that the Apple iPod does not read DVD format movies or videos. You have to keep in mind that the iPod can only read videos that are in MPEG-4 format. This means that you need to convert your DVD

movies in to MP4 format.

So, just how do you do this?

There are basically 4 steps to do this. And you may want to keep in mind that these steps can be lengthy. One movie can even take you one whole day to covert from DVD to MP4 format.

The first step is to decrypt the DVD into your hard drive. For this, you will need to get a special software program. The second step would be converting the decrypted DVD file on your hard drive into AVI format. Again, this will require you to have a special software program. Then, you need to convert the AVI file into MPEG-4, MP4, or MOV format. For this you also need another special software program.

The last step is the easiest as you will just need to upload the MP4 video into your iPod.

You will find various software programs that can do all these steps at once. You can also find separate software for each process that you can download for free. However, you may want to go for the retail version software as these software programs are much more efficient converting DVD movies into a format that you can put into your iPod.

As you can see, it is possible for you to put your favorite DVD movies into your iPod. It may be a lengthy process to convert DVD movies into MP4 format or into a format that your iPod can support but if you are traveling and you need on the go entertainment, it will definitely be worth it.

41. How to Save Money When Going On a Vacation

Whenever you plan on going on a vacation with your family, friends, or with your significant other, you will often think about the expenses. Most people will think that they need to pay a lot of money in order for them to have an enjoyable and memorable vacation. But this is not entirely true. Although you need to spend some cash when you go on a vacation, you will see that there are ways where you will be able to do so without spending a lot of money. You just need to know how to save money when you go on that dream vacation.

So, just how can you save money on vacations?

For starters, you can save a lot of money if you look hard enough for good deals. You will see that airlines, resorts, and travel agencies may offer a lot of great deals for vacations. To get it, you need to look for it. Search for different vacation packages in different sources. You can ask your friends as they may have an idea on where to get the best vacation deals. The internet is also a great source for finding the best vacation package offers.

You should also try checking your departure and return dates. Most airlines will charge lesser fees when you depart and return during weekdays. Weekends are usually more expensive as more people travel during this time of the week.

Booking your flight in advance can also help save a lot of money. Some

airlines offer early booking discounts. By booking your flight at least 2 or 3 months in advance, there is a very big chance that you will enjoy big discounts on airfare.

When you arrive at your vacation destination, you may want to use public transportation instead of a taxi. It is cheaper and you will be able to have a more enjoyable experience.

If you need to keep in touch with your family or friends while you are on vacation, use the internet. Most vacation destinations today now have internet cafes and also wireless internet access. This is cheaper than using phone cards or mobile phones.

These are just some of the ways on how you can save money on your vacation. There are a lot more great tips which can really provide you with a great way to save a lot of money. So, if you think that going on a vacation is expensive, you might want to think again. With these tips, you can have that dream vacation you always wanted to have without spending a fortune.

42. How to Successfully Sell Your Goods On eBay

One man's trash is another man's treasure. This is why a lot of people today are using eBay to get some cash for their so-called trash. If you are planning to sell something on eBay, then you may want to keep in mind that not all people do sell successfully on this auction website. Even if this is one of the most popular online auction websites today, it is still hard to sell things here as there is a lot of competition.

Here are some tips that will be able to help you sell your unwanted things on eBay.

First, you need to open an account with eBay. Obviously, you can't sell items here if you don't have an account with eBay. The registration process will only take a few minutes and you can be sure that your personal and financial information will be secure.

If you already have an eBay account, you now have to post the item you are selling on eBay. When writing a title for the item you are selling, make sure that you are as descriptive as possible. This will ensure that your item will show up on more relevant result pages when someone searches for it.

You also need to understand that buyers on eBay will only buy items that they see. So, you have to post some pictures of your products. Make sure that you take detailed pictures of the product you are selling and not just a picture of it from 5 feet away. It is a good idea to take pictures of the key features of the product you are selling.

When describing the product you are selling, make sure that you write a clear and concise description of it. However, you also need to make the description friendly as if you are actually talking to your client. Always use easy to understand terms and make sure that you spell every word correctly.

You also need to remember that at some point, someone will ask you about the item you are selling. Make sure that you check your email regularly as eBay will automatically forward any updates regarding what is happening

with your product. Answer questions from potential buyers as soon as you can.

Selling on eBay may seem tricky at first but in time, you will get used to the system. With a little patience, you will eventually gain positive reviews from buyers and increase your reputation. Always keep in mind that when you sell on eBay, it's all about your reputation.

Keep these things in mind and you can be sure that you will be able to successfully sell your things on eBay as soon as possible.

43. How To Transfer Your iPod's Music to Another iPod

The Apple iPod is one of the most popular portable mp3 players today. Almost everyone owns one. If you own an iPod, then you may want to know how you can share your music in your iPod to another iPod. This is a great way to get a great song you heard or video you saw in your friend's iPod into your iPod without spending money. So, how can you transfer your iPod's music to another iPod?

You have to consider the fact that iTunes doesn't offer this kind of option. And iPods are devices that don't really have any way of sharing music directly to another iPod. You need to keep in mind that Apple has a strict policy in music sharing, which is why you will need to have the right tools to get the job done.

It is difficult for one to transfer music from one iPod to another but it isn't

impossible. Most people say that Apple did this in order to protect music and video copyrights and prevent piracy. But some people believe that Apple wants everyone to buy music from their iPod store. Whatever the reasons are, you know that it would definitely be much more convenient if you can transfer music or videos from one iPod to another.

To transfer music from one iPod to another, you will see that you can do it manually or you can do it with the help of a special software program. If you really don't want to have a hard time transferring your iPod music and video files to another iPod, then you may want to go for the special software.

When you search the internet, you will find several software programs that you can get to transfer music and videos from one iPod to another. In most cases, these software programs are free to download and are free to use.

The great thing about these software programs is that with just a few clicks of your mouse, you can easily transfer iPod files to another iPod.

As you can see, transferring iPod music to another iPod is easy to do. You don't have to have any knowledge about programming. With the available software that you can download from the internet for free today, you will see that it is now possible for you to transfer music from one iPod to another.

44. How to Treat Acne the Natural and Safe Way

Although acne does not pose any serious threat to one's health, it is still a

problem that a lot of people take seriously. Having acne can really have an impact on one's personal appearance. Aside from this fact, it can also have a negative effect on your self-esteem. Having acne can lead to depression for a lot of people. This is why you may want to know how to treat it naturally and safely.

Although there are now a lot of drugs and treatment procedures to get rid of acne and acne marks, you have to remember that some of the procedures and drugs may have negative side effects to your body. Also, not all people can go through modern acne treatments.

To treat acne effectively and as naturally as possible, the first thing that you need to do is to think about your diet. Diet plays a very crucial role in acne flare ups. It is important to avoid food that causes these flare ups in order to get rid of acne effectively. This means that you have to avoid junk food and certain foods that can cause acne or pimples to break out.

Cleaning the skin properly and thoroughly is important. This will not only help you get rid of acne naturally, but it will also help prevent you from getting any more acne in the future. By cleaning your face thoroughly, you are actually getting rid of excessive oil, which causes acne flare ups. Also keep in mind to avoid using scrubs as this can irritate the skin further which can aggravate the acne and cause flare ups.

You should also avoid putting on make up if you have acne. Make up contains oil which is definitely a not good if you are suffering from acne.

If you can, you should take garlic pills. Garlic has been used to treat various infections for centuries. It is a natural antibiotic and is fantastic for

treating acne. You can even rub a garlic clove on the acne if you have the day off from work. It may smell rather bad but it will get rid of acne.

Impurities in the body are also known to cause acne. To remove these impurities, you have to drink at least eight glasses of water a day. This will flush out the toxins that cause acne flare ups and it can also leave you with more beautiful skin.

As you can see, there are many ways on how you can treat acne without using chemicals and going through modern treatments. Unless you have a severe case of acne, you will see that these methods will definitely help you out a lot.

45. How to Use Facebook to Market Your Products Effectively

Starting an online business can be very hard for many people. For most, they find it hard to reach out to potential clients. Some people today are having trouble getting targeted traffic to their business website. You have to remember that the key to becoming successful in an online business is by getting targeted traffic to visit your website.

So, just how can you make your online business successful?

A lot of people hire SEO's in order to get their website on the top ten search results in Google. This may help but you still need to get people to visit your website. Even when it is on the top ten search result in a popular search engine, people will not click it unless you get them interested.

To get targeted traffic to your website, you may need to join Facebook and market on this popular website. So, what exactly is Facebook? Basically, this is a social networking website that people of all ages use in order to keep in touch with their family and friends. This is also a website where people can meet new friends.

In this website, you can even join or create groups related to what you are selling. By being active in these groups, and getting people to read what you have to say about the products you are selling, you will be regarded as an expert. Just remember that you shouldn't directly sell the product as if you are telling people to buy it. Instead, try selling your products indirectly by showing the people in the group about the benefits of what you have to sell. Just be informative about the product you are selling.

If people see that you are knowledgeable about the product, this is when they will ask questions about you. You will be seen as an expert in the field and this is also the time to tell the group that you are selling the particular product you are discussing. Once you get their attention, targeted traffic will soon start pouring into your business website.

Facebook is a very powerful tool that you can use for marketing your online business or your products. This social networking website is very popular worldwide and with millions of people logging in and out of this website each day, you can be sure that someone will come across your profile.

So, if you want to market your products effectively and get targeted traffic into your business website, you may want to use Facebook as a marketing tool. It's free, it's fun, and it's popular.

46. How to Use Social Networking Websites to Effectively Market Your Products and Services

More and more people today are now using the internet to socialize. In the past, instant messaging and public chat rooms were highly popular. However, today, you will see that a new kind of trend is building and this trend created a whole new world in meeting new people and making new friends. This particular trend is called social networking websites.

In social networking websites, such as Facebook and MySpace, you will see that it will allow you to create your very own profile page. Your profile page is your personal webpage where information about you will be displayed. Here, you can write about your hobbies, your likes and dislikes, sexual preferences, as well as a little description about yourself.

Millions of people from all over the world log in to social networking websites each day. With a high amount of traffic, you can be sure that you will be able to use such websites to market your products and services effectively. So, just how can you do it?

For starters, you need to join one of the social networking websites available today. Make sure that you join popular ones, such as MySpace and Facebook. These two social networking websites generate a lot of traffic each day from different kinds of people.

After joining and creating your profile, the next step is to start your personal

network. Invite your friends and family to be in your network. After that, you can start building your network by meeting new people, making new friends, and joining groups.

One great tip to market your products or services is by joining a group that is related to what you are selling. For example, if you are selling tennis gear, join a group that is dedicated to the game of tennis. Here, you can start a discussion within the group. If you do it right, you will eventually be regarded as an expert and people in the group will start to ask about you. This is when you can start marketing your products or services.

As you can see, social networking websites can be used as a great tool to market your business. Whatever it is, you can be sure that you will be able to find people who may be interested with what you have to offer. The key here is to have the right marketing strategy in order for you to get noticed by people and get them to start buying from you.

47. How Do You Qualify for a Mortgage

To qualify for a mortgage you need to at least have an income - one that is not being gobbled up by any other debt. That is not to say you cannot have any other debt. It simply means that it should not exceed a certain percentage of your income. Remember that when you get a mortgage, you have to be able to pay it back. And you'll be paying back heaps more than you borrow because of the interest rate charged.

When lenders start to examine your income, they like to be sure that they will get their money back. After all, that is what they lend it for; to make

money through the interest. If they think you are a risk, they will require you to take out loan insurance. This will be even more cost to you, but will ensure that they get paid. A person who is considered a risk will also have higher interest to pay.

Your credit rating will be one of the things that a lender looks at to decide whether you are a risk or not. If you've had a history of late repayments or even just one repayment that is late, their alarm bells start to ring. They believe that if a person has paid late once before they will be more likely to do it again. Statistics show they are right.

So if you've had late repayments - even though it was through no fault of your own - then this will go against you in qualifying for a mortgage. It will not necessarily prevent you from getting one, but it will cost you in terms of interest and insurance.

Having a steady job that you've kept for at least two years will help you to qualify for a mortgage, especially if your income is a good one. If you've changed your career in the past and are just starting out on a new one, this will go against you. What lenders are looking for is that rock solid steady employment history in the same line of work. They want you to be earning something like twice as much as the amount that you have to pay them back.

If a lender offers you much more than you expected or need, be wary. While you might have sudden visions of the beautiful home you'll now be able to afford, you will have to pay it back - if you can. The more the lender lends you, the more he will make; that is all some are interested in. Over-extending yourself is never a good idea.

48. Should You Find Financing Online

These days so much is done online that it seems everything we could possibly want is available. You can buy clothes, sign up for newsletters about everything under the sun, find out all about the news, wind and weather and generally have fun - all online. So what about the more serious side of life - that of getting finance to purchase your dream home? Should that be done online too? Is it safe?

Certainly the first steps to finding finance can and should be done online. By researching various sources of finance, you can compare their rates and requirements in just a few minutes. To do this by going to each one physically and speaking to the loan officer would take days or weeks.

It takes only a few moments to log into the website of a bank, other lending institution, or a broker and find out what they can offer you. They too want to save time and money. They do this by making the online experience as easy and helpful as they possibly can.

Many have online calculators freely available to any would-be customer to use. While these are limited in actually getting your loan settled, they provide a vital first step in seeing what is available and whether you fulfill the criteria. This saves time spent unnecessarily by a loans officer in telling you what you need to qualify.

To actually find financing online, you need to be a bit more wary. Make sure you are dealing with a reputable and honest company, whether it is a broker you are looking for or an actual financial package. Another thing to

watch for is if the company is close to your home. If you choose to deal with a lending institution on the other side of the country, there could easily be delays.

These come about by the simple fact of them not understanding exactly what some terms mean. They need to be sure exactly what is meant in the contract, and so there is a delay while they find out. While it may not be much, it is something you need to be aware of.

There are many different types of mortgages, so when you are researching take your time and don't rush it. If you don't know too much about the topic, then you'll need to do thorough research. If you don't have the time or inclination, it may be a better option for you to go straight to a broker or a bank.

49. Why Lower Interest is NOT Always Better

Those in the market for a home loan will always look to get the lowest interest that they can. After all, the higher the interest, the more you have to pay, and that is what makes paying the loan back so much harder. So can there ever be a time when lower interest is not better than high interest?

Yes, but it depends on your financial circumstances. It's always good to be able to claim a tax deduction, and the interest you pay on the loan for your first and second homes can be claimed off your tax. There are certain rules of course. Interest paid on the first \$100,000 is tax deductible. Once that limit is reached, other rules apply, depending on what the loan was used for. If it was used for improvements to the first or second home, or to

purchase a second home then the limit can go to \$1 million - or to the value of the home.

So if you have managed to find a very low interest loan, it could be that you are not saving as much as you thought. But to find out for sure, and if you want to make that tax deduction, it's a wise move to consult with a tax adviser. You don't want to get in trouble for inadvertently doing the wrong thing.

It sometimes happens that you have to prepay some of the interest. This happens if you close the deal through the month, rather than on the 1st of the month, which is when most lenders want their mortgage payment to be due. So don't forget that prepaid interest is also tax deductible.

To claim these deductions you need to itemize them on your tax return. Since all the rules and regulations are confusing to say the least, it's wiser to get a certified public accountant to handle it all for you.

Other fees such as the loan origination fee are also tax deductible. While this particular fee is actually a percentage of the loan amount, it is mostly expressed as 'points'. It is helpful for you to have it converted to a dollar amount so you can better understand how much it is, but for it to be tax deductible, it must be written down as points, e.g. 1 point or 2 points. Any discount points are also tax deductible.

50. Can You Handle Flipping a House

Some people say flipping a house is easy and everyone should do it; others warn you to be careful, so what is the truth? Probably both. Everything is easy once you know how, so those who tell you it's easy are probably those who have experience and been successful. Perhaps those who warn you to be careful are those who've failed, or if not failed, they've been caught doing something that cost them money.

To flip a house you need to get money and if you don't get the right deal, it may cost you your profit. Supposing you get the right loan and you get the house, then what could go wrong? It may be that you buy the wrong house. It could need repairs that you were not aware of and they are going to cost you more than you bargained for.

It could be that the renovators you were depending on couldn't come and held the whole project up. Or that there was bad weather that prevented your repairs from going ahead. Then selling took a lot longer than you anticipated for some reason. Meanwhile your nerves were getting shot to pieces because your deadline for selling had come and gone.

You might have ended up having nightmares about going into debt and becoming bankrupt. Welcome to the real world. The real world is where things do go wrong and need you to step in and make some tough decisions. The real world is not perfect. You happily got into debt and now you wonder if you really will ever be able to get out of it again.

Flipping a house is not for the faint-hearted. Another reason that could cause you to worry is that you intended doing all the renovations yourself to save money, but didn't realize how hard it was or how much time it would take. You are still working your day job and by the time you've knocked off in the evening, you truly don't want to start another job. Especially one that

is so physical as painting and decorating.

Or maybe you got sick and just weren't up to the task. In fact, you've bitten off more than you can chew and now you are choking on the remains! Or maybe in the time it took you to get it fixed up, the real estate market started to crash. All these things need to be taken into account before you start flipping houses. You need to have strong nerves and you need to not panic the moment something seems to be going wrong.

Do you consider life to be a worry or a challenge? Do you enjoy sorting out tangles or would you rather your life had no tangles. If you want a free-from-worry existence then maybe flipping houses is not for you. But if you enjoy a challenge, then maybe this is just what you need to keep life interesting.

51. What to Do If the Bank Decides to Foreclose

If things have gone from bad to worse and your bank has decided to foreclose, don't give up hope of keeping your home; there may still be some way to save it. For foreclosure to become a fact of life, you need to have missed more than one payment on your mortgage. Most often you will be at least three payments behind.

The first payment you missed, the bank will send you a late notice. If you do nothing and miss the second payment, the bank will usually try to contact you. At this stage, they still want to help you resolve the situation. If no conclusion is reached, or if they cannot contact you then things go from bad to worse. They may allow another late payment, or they may invoke

your acceleration clause instead.

An acceleration clause is when the whole of your mortgage comes due all at once. In other words the bank wants all their money right now. No waiting for thirty years to pay it off. You must pay the whole lot, including all the interest, costs and fees, immediately. This procedure is known as “calling the loan”. It is also the point of no return.

When the bank calls the loan, you need to get a good attorney - because you need legal help. You need an attorney who knows all about foreclosure law and can protect your rights. Strangely enough, it may still be possible to save your house.

But if you do nothing, then the bank will continue with the foreclosure and you will find an eviction notice in your mail within 6 to 12 months, depending on how aggressively the bank pursues their course of action. By the time you get that, your home will have been sold to the highest bidder.

However, with the right attorney to advise and work with you, you can file a Chapter 13 bankruptcy claim and stop the foreclosure in its tracks. This doesn't mean that you'll get away with not paying any more debt. It simply gives you time to breathe - and prepare other plans.

If you are delinquent on your mortgage payments, then you could well have other creditors hounding you. Once you've put in place the legal foreclosure prevention it also applies to other creditors. All must stop trying to collect moneys owed. Secured debt must still be repaid in full, but unsecured will have to be satisfied with a ten cents in the dollar amount.

The new payment plan that you get under a Chapter 13 will last for up to 5 years, giving you ample time to get back on your feet.

52. How to Restore Antique Furniture

You are a proud owner of an antique piece of furniture. The question is what to do with it next. It is a good idea to find a way to fit the piece in your home. In this way, you can enjoy it to the fullest, even if you plan to sell it later on. Before you place the item in any of your rooms, you have to consider restoring it first.

There are two main ways to go about restoring furniture. You can restore a piece of furniture by cleaning it thoroughly and mending it if necessary. It is also possible to refinish the item. This involves removing the old finish and adding a new one. For restoration professionals, refinishing is not the same as restoring. Removing the old finish and adding new one will actually renovate the piece. While it may look more beautiful, this may actually lead to a decrease in its monetary value.

You are highly recommended to opt for the cleaning and possible fixing rather than for refinishing. However, if you want the piece of furniture for home use only and do not plan to sell it, then it is quite possible to give the old item some gloss. Here you will find a description of both methods for restoring antique furniture.

In order to restore antique furniture by cleaning it, you will need some basic tools such as cloths and a bristle brush. You can use a modern day wood stain remover or lemon juice for hard to remove stains. The latter will not

damage the surface in any way. You might want to use a product for cleaning any metal parts, but it is best to leave the natural patina. You will also need wax and some soap, if your piece of furniture is upholstered.

Once you have the necessary materials, you can start with restoring the antique furniture item. You can readily remove the dust using a vacuum cleaner. This is particularly beneficial if the piece is large. Just remember to use a brush that will not scratch the wood. The next step is to use a damp cloth for more thorough cleaning. If there are any stains left, do not hesitate to use the bristle brush and the lemon juice. Damp a cloth in water with some soap in it. Rub the upholstery gently with it. Make sure the surface dries quickly. After you are done cleaning, you can readily wax the wood by placing some wax on a soft dry cloth.

If there are any repairs necessary, the work might be a little bit harder. If you have the missing pieces, you can readily glue them using an appropriate glue product for furniture pieces. However, in case these do not come with the item, you have to devote some time to looking for them. It is essential for you to try and find antique replacement parts of the same type and with the same shape and ornamentations. If this is not possible, then you can consider taking your furniture piece to a professional. They will be able to offer some adequate solutions.

Refinishing an antique furniture piece is more difficult. You will need a stripper product, a lacquer thinner, a wood bleach product, stain and finish. You will have to use a brush, a medium coarse steel wool, 100-grit sandpaper and some soft cloths. The first step is to remove the old finish. You have to apply the stripper gently making one or two strokes with the brush only. After the chemicals take effect, which usually happens in 2 to 3 minutes, you have to use the steel wool to remove the old finish. Then you need to use the lacquer thinner to remove the stripper.

Once the old finish is gone, you should take the wood bleach and apply it to every stained spot and water mark that needs cleaning. Then use the sandpaper to make the wooden surface super clean and smooth. Apply the stain next. Remember to wipe off any excess amounts so that they do not damage the wood. Leave the stain to dry for 24 hours. The final step is to apply the finish using a soft cloth or a brush.

53. How to Inspect and Purchase Antique Furniture

It may be said the antique collector with respect to knick knacks and smaller items continually collects a certain type of item. This is not so when it comes to collecting and purchasing antique furniture. Certainly, as a purchaser or collector, you are not going to always purchase chests, or beds or tables; however, you may opt for styles produced during certain periods of time and specific cabinetmakers.

Therefore if you are making plans to purchase antique furniture items, it is important that you become familiar with the different styles of antique furniture, methods of construction, woods used during the time period, and types of finishes. The following information is helpful when making a determination as to whether or not the item you are considering for purchase is, in fact, the real deal. Also, the information is relevant from the standpoint of determining whether or not the item has been modified.

In order to make a thorough inspection of your antique piece of furniture you need to, a) Pull out drawers; b) Look on the underneath side of furniture; and c) Check overall construction. Visit as many antique dealers

as you can reasonably manage and inspect each piece as above.

Also keep in mind that during the initial time period of furniture making, items were made from solid wood construction. However, as time progressed, furniture adornment in the way of application of solid wood veneers became more and more prevalent. This technique involved taking different sheets of wood and applying them to a solid frame of furniture. Woods used in the process might include: Chestnut, Ebony, Elm, Mahogany, Pine, Oak, Satinwood, Walnut, Cherry and Beech. Normally, the furniture shell was made of a lesser-priced wood such as pine.

Next, the characteristics that follow are significant in order to determine the age of the antique; whether or not it is original; the quality of the item and its overall value. Check the proportion of the furniture. If the piece seems unreasonably out of proportion, modifications may have been made by combining different sections or parts of furniture. Also, check how the item is built: Prior to the 1600s, furniture was produced using tenon and mortise joints. Additionally, pegs were made by hand. Blemishes in the wood do not indicate it is damaged. Further, if the marks are bothersome to you, a good restorer can take care of them. However, keep in mind restoring blemished wood can devalue the piece. The antique should have a nice patina to it if it has been properly maintained.

A piece of furniture that has been somewhat modified is always less desirable in the marketplace than an antique where little or no alteration has occurred. Signs an antique has been modified include: a) Fresh cuts to the wood; b) A reduction in the size of the furniture; c) Places where holes have been plugged up; and, d) Hardware that appears to have been repositioned.

Lastly, places to purchase antiques include: a) Antique furniture auctions; b) Antique Dealers; c) The Classified Section of the Newspaper; and, d) Internet Sites that sell Antique Furniture.

54. To win or to fail ~ Guidelines for effective stock trading

Investing money requires a lot of risk. Like they always say, “It takes money, to generate money.” Money doesn’t grow on trees, you know.

But it doesn’t necessarily mean that to achieve good earnings, one has to get intensely and risk greatly. That is not the case all time. A well-informed investor can make sound choices that will help him/her generate considerable earnings with little loss.

The first lesson a successful business owner will tell you is that any endeavor carries danger along with potential gains. The trick is to determine if the benefit is worth a chance. If it is, well it's time to consider it --if you are willing to take the risk.

So before you start trying your hands at stock trading, ask yourself this:

- a.) What are your achievements goals?
- b.) Are your investments going to lose money?
- c.) Are you willing to take bigger risks for better profits?

Setting your accomplishment objectives will allow you to know how long you're willing to wait for a stock to gain profit. It will also provide you with a limit on how much you're willing to lose. It will also provide you with an idea on how to go about getting a stock.

If you choose a low-return investment, it will mean that either you increase the amount you invest or increase the length of time invested.

After you have decided with the above questions, there are some suggestions you may want to use to evaluate your dealing viewpoint.

a.) When to buy or invest. Normally, you want to purchase stock all time. You get thrilled when you see shares go up or when they fall down. You create choices based on impulse and factors that don't usually affect a stock in the long run. The best traders wait 50% of time patiently waiting and studying how a stock works. They do not trade every day and all time.

b.) Self-discipline yourself. You are so thrilled to make deals that you trade on a stocks that looks half-decent enough rather than awaiting for the best stocks to come along.

c.) Little moves pay-off big benefits. Don't spend your energy and time dabbling in so many small shares/stocks with little benefit. Watch out for big shares/stocks and concentrate on a few.

d.) Do not be too emotional. Earning money is exciting. Losing earnings can get very disappointing. Remove yourself from your emotions; otherwise, you won't be able to look at things logically.

Trading shares/stocks is a high-risk, high-profit venture. Dabbling in the stock exchange half-cocked is destruction. Take your time and be patient. Study, research and watch the market. After all, it's your money, so it's your loss.

55. Moving On after Divorce

Marriages start sweet, but mostly end bitterly. These days, divorce is getting more and more common. Many couples easily give up on each other and decide to file for a legal separation just so they could move on and find chances to other opportunities for love and intimacy. People these days would not stay in a marriage just because they have no choice. There are always options. For marriages, divorce is one good and practical choice to pick.

It is not easy to get into a divorce. After the process, you could find yourself not just devastated but also emotionally and financially drained. You could find yourself crying all day especially if you think you have given your best just to make that relationship work. If you were not the one who filed for the divorce but you have been forced to accept the fate of your marriage, it is time to stop crying. Helping yourself move on should be your main agenda.

It is just normal to ventilate your frustrations, loneliness, and disappointments. After a divorce, your trusted friends surely would take a big and significant role in your life. They would be there to hear your predicaments. You need to let it all out. Studies have shown that ventilating feelings could help a person ease the emotional burden he or she is

currently feeling. It is not advisable to keep all your angst inside. If you have to talk bad about your ex-spouse, go ahead. It could be therapeutic. However, do not linger on it for too long. After a few weeks, your angst should have subsided.

List all the things and activities you loved to do before meeting your ex-spouse. It would help to search for old pictures and see how fine you were doing before your former partner got into your life. Compare how you looked then and how you look today. What has changed in you and how could you possibly improve your appearance? It is just normal for divorced men and women to aim to look much better. Besides, you need to go out and start dating again. You surely would not like your ex-spouse to see you looking all messed up and ugly. Make him or her regret his or her decision to divorce you. This thinking could still be therapeutic.

Lastly, get an expert counseling. If you are finding it hard to move on after the divorce, admit your need for emotional support and guidance. Counselors are trained to be of good help to people like you. As mentioned, sometimes, it is already therapeutic to talk about all your feelings.

56. Innovative Fund Raising Tips

Fund raising can be a lot of work. Combining the right elements together with willingness to experiment on new ideas can make it fun and exciting. Think out of the box and expect donations to flow.

Here are some tips on how to come up with creative fund raising activities:

1. Update the answering machine and mention the fund raising drive and briefly explain the cause. Ask friends and other fund raisers to do the same. Expect an increase in donations in less than a week.
2. Wear a ribbon or lapel pin that symbolizes the fund raising activity. This will grab the attention of people passing by or people that you are just having conversations with. The more they get curious the bigger the benefits, giving you the chance to explain what the fund raising is all about.
3. Hold a community bake sale. Gather a group that will bake cookies and sell them to get profits. Don't forget to emphasize the cause of the sale and let people know about the beneficiaries. People are more convinced to buy when they know that they can help other people even in simple ways.
4. Stage a unique raffle. Instead of conventional prizes, give away \$25 worth of car washes or dry cleaning.
5. Ask for donations from people attending the mass. Be sure to inform church leaders before hand and be armed with great presentation.
6. Put a pledge jar in grocery stores and restaurants. Shoppers and customers usually don't mind dropping few cents to help people in need.
7. Ask friends and family members to donate items like jewelry, clothes, old bikes, and anything saleable and hold a garage sale.

8. Create and design a web site. Post necessary information about the fund raising and how they can help.

9. Ask groups of friends to do household chores for neighbors in exchange of donations.

10. Host a costume party and ask for donations. Make sure to inform all guests beforehand by including this information on the invitations.

11. Put banners or flags along the streets to advertise the fund raising event. Include a contact number or e-mail address for questions and donations.

12. Ask for donations from parents, teachers, co-workers, etc. near payday. This is the perfect time to raise huge amounts of money.

Fund raising activities aren't all work and no play. Learn to loosen up a bit and welcome creative thoughts, they usually work!

57. Finding the right housing

Moving to a new country can be an exciting adventure and starts with locating suitable housing.

To ensure the move is a rewarding experience it is important to keep several things in mind. When moving it is equally important to include the welfare and comfort of your children, identifying possible support structures such as extended family members and support services.

Since children feel the stress of the move more than adults they will have a more difficult time in settling in to their new environments. It may take a longer time for your children to feel secure and safe. When there is a family separation due to a move allowing them to voice their feelings will assist in dealing positively with their losses.

You can research amenities, such as where and what local shops provide, what local schools look like and offer and where to go to have family fun. The findings of this research will make it easier to choose between two living areas.

Your new job will also play a role in picking out your new family home. Is the home located closely to a transportation line and are there other similar jobs available in the area should your new job does not work out.

Balancing isolation versus city life is another consideration. You might want to live in the rural places but your children might need to be close to cultural events and activities for school and personal reasons. Being close will cut the cost of living overseas as well as helping your children feel a sense of connection to others.

58. Moving Your Family Overseas

First task: To go or not to go

In order to reduce negative impact on your children's self esteem and reaction to moving overseas it is best to have a family discussion about making the move overseas. One way to open up the discussion might be to say this: "We have been given a wonderful opportunity and for us to benefit from this opportunity we will need to move overseas. What are your feelings and thoughts about moving overseas at this time? What do you think we should do?"

Listen carefully to your children's replies to your questions. Their answers will give you a clue to how to present the benefits of the move. Not only will it give you clues to their fears it will foster and reinforce a positive and respectful relationship between you and your children. It will reduce their level of resentment when the time comes to move. It is important to consider every one's opinions to show that every opinion matters.

Second task: Is to comfort fears

Once each child's concerns and objections have been heard you will be able to identify the fears behind the concerns and objections. Children will have many questions about how, when and where. Being prepared to recognize and address each child's fear will allow you to help the child minimize his/her fears.

You can help your child learn about where you are going, what he or she can expect when you arrive, what preparations are needed to make the move, what he or she can do to help with the move, this will allow your child to manage he or her fears.

Third task: Plan well

Once you and your family have made the decision to move overseas you can begin to have family meetings to list out considerations you and they might need to consider. The planning process will help you and your family make a smooth transition and continue to reduce and manage fears. In planning it is always beneficial to find people who can help. You will need to identify and hire various services to handle details of the move overseas. In planning there are various options to how and who will be moved. Some options include one or more family members moving overseas first to find suitable housing, or for the family to take a trip prior to the move, who will go first and what are the family's needs.

Fourth task: Moving day

In order to make an easy transition and adjust to a new culture is to explore through reading about the cultural differences before the move. This will foster acceptance of the cultural changes and reduce culture shock. Discussion on how to respect the rights of others, what the climate might be like, how families in the new location celebrate holidays, etc. will broaden acceptance of others and the move.

59. Why Travel Agents are still Necessary

A vast majority of travelers no longer use travel agents; and this isn't surprising considering you can easily book travel online. This doesn't

mean though that the travel agent is no longer necessary. The travel agent is a good person to know when you are traveling to any world venue for the first time. People who have been traveling for awhile and individuals who are real do-it-yourselfers may disagree. However, no matter how apt you believe yourself to be with respect to research, a good agent can serve you well in providing insights and possibly better pricing than some of the information offered on the more prevalent travel sites.

The recommendation here then is to refer to the top travel sites, but develop a good relationship with a travel agency. You are not always in a position where you can take time out to search for the best travel deals or book travel so a good travel agent is a good source of assistance.

The knowledgeable travel agent is useful in recommending airlines and accommodations within respected locales and within the parameters of particular budgets. Or you can bounce what you've researched on the Internet off a travel agent and see what they have to say about your inquiry. Or call your travel agent, find out what their price is and then conduct your own research, comparing the two prices. The travel industry is highly competitive so using more than one option to get the best deal may have its reward.

In the interim, read the consumer reviews and see what they have to say about various venues. It is advisable when booking accommodation to review rates on the website of the hotel chain you are interested in staying. Many times the hotels will offer special deals when booking directly on their site.

It can pay off to seek assistance from a reliable agent if you are exceptionally busy. Time is money and interrupting another project to look

for travel deals that may cost you financially. However, if you have time to use the agent and then research the sites for yourself it could save you a lot.

60. Online Car Rental

There are several car rental companies that can be found on the internet. Searching for that right one is no more a hassle as car rental companies are just a click away.

By using the internet services, one can find a cheap car rental service with added discounts. There is no need to call the car rental company to know their quotes as things are penned down in black and white on the websites.

Another advantage of using the internet for cheap car rental is to save time and money as compared to other methods. There are some car rental companies that provide special offers and coupons for anyone who books a car through their website on the internet.

There are some car rental companies that offer special weekend rates and other packages like cut rate, that are available only in case of internet bookings. By availing these facilities, one can surely keep up to his budget plan.

However, these deals are not applicable for several locations, therefore, enough information should be collected beforehand to avoid any kind of panic. Verification of the terms and conditions is of utmost importance.

Online car rentals provide special discounts for corporate travelers, government officers and military personnel. Cheap car rentals available online can be found by using clearing-house-type website and by checking the individual websites of the companies.

Whatever the choice of the consumer is, searching for online cheap car rentals will provide a number of options. There might be some hidden fees that car rental companies charge.

Therefore, it is necessary to compare the quotes, terms and conditions between two car rental companies.

61. How Anti-Virus Keeps Your Computer From Crashing

I'll be the first to admit I did not know much about computers. I always thought when you got a computer it came with everything you needed. What I didn't know was that you always need an anti-virus on your computer to keep it from crashing. My computer of course came with that, but I did not know after a certain length of time you have to pay to renew it.

I always thought the terminology on a computer was strange. Things like anti-virus, checking the cookies, The mouse, seemed crazy to me. Well after I found out that I had been running my computer with no anti-virus program I didn't know what to do. My husband and I are on a fixed income so I couldn't really afford to buy anything else for the computer. It took me years to save up to get this computer. I never expected you could get something

at no cost to you.I found out that there are many free sites to get a anti-virus program.

A lot of these sites let you download the anti- virus protection for free.That was right up my alley,free! Well after I downloaded it I had to figure out next how to use it.I am not really swift on a computer.I learned that I just hit the button that says start scanning and the anti-virus program scans everything and tells me if my computer has any viruses on it.I also learned you should not put a lot of things on your computer you really don't have to have on it.I love music so I would download a lot of my favorite songs on my computer.

That way when I get on my computer I can play my favorite songs.I did not know that slowed your computer down.I also loved to play games on the computer such as bingo or slots.I sure found out pretty quickly that not only can you lose your money fast,downloading those sites could have caused problems on my computer.I was told that the anti-virus program protects my computer from sites like those.After I was told I really didn't need those kind of things on my computer I went to my add and delete program and delete them.

My computer actually started to run faster after I did that.I also go to run and type in cookies and clear everything out of it.It would be to easy for someone out there who knows how to hack into peoples computers to get my personal information.Identity theft is also a big concern these days.I really trust my anti-virus program to protect me from such things as identity theft but I have to do my part also.

I need to be careful about putting my social security number over the computer,or most important my credit card number or my banking information.So remember to be smart about those kind of things and try to

use your anti-virus program at least twice a week.

62. Why Are Generic Drugs Cheaper

Generic drugs are cheaper for a number of reasons. The expiry of a patent allows free competition, which immediately lowers the price.

Many different companies can now produce the drug and compete to sell it, so they want to get the production costs and profit margins down as low as possible whilst still retaining profitability in order to undercut their rivals.

Patent holders on the other hand have huge expenses in developing a new drug so often place huge profit margins in order to make this money back before the patent runs out, they don't need to lower the price of their product as there is no competition as they are the only ones allowed to produce the drug.

There are often lower costs in developing and testing the drug for manufacture of generics as most of the hard work has already been done by the original developer and the company just has to prove to regulators their drug is bio-equivalent and contains no harmful substances rather than go through lengthy clinical trials.

They also receive benefits of the previous patent holders marketing and often the drug is already well known by the medical profession making it easier to

sell. The lower price may also open up new markets who were priced out before.

Cheaper does not mean lower in quality as generic drugs are just as tightly regulated as branded alternatives.

63. How To Plan A Canoe Trip

How many times have we promised ourselves that one of these days we will go on that canoe trip that we have always dreamed of taking so many times before? How many times have we planned a family trip that never really came true because we couldn't find the time to do it? And how many times have we gone on a trip and not brought all the things that we actually need?

Well if the answer to most of the questions is yes then you really have problem with the planning department of your trips. Here are some of the most helpful tips that we could put together so you can plan better for the next trip.

These are just some of the tips and the basic steps for planning a well deserved canoe trip. While it may not be suggested or asked nor is it possible to do everything that we tell you, each suggestion will have some use when assuring that you and your family have a safe and delightful trip. These suggestions are applicable to mostly large or small groups.

The first thing that you will have to do is to locate a good stream to canoe.

This means that you will have to do a little researching to make sure that you find that stream you are looking for. So you can come up with a decision, it is also imperative that you have some research at hand; this will allow you to choose from the different locations that are appealing to you.

Guidebooks from bookstores, comments coming from canoe clubs that have impressive and extensive knowledge of good spots, graphical guide maps, newspaper clippings and other sources will also help. If someone you know has taken a crack at paddling the stream be sure ask them about how it was, first hand experience is always the best reference.

Also include in your decision you own skills at paddling. Make sure that you take into consideration the skill level of the people who will be maneuvering the boat.

The next decision to be made is how far you are willing to go on the trip and in the stream. This is greatly dependent on how much time is available for you to use. If it is just a one-day affair, the farthest to go is 6 to 10 miles. This is also the best for the beginning paddler.

One thing to remember is the water level and the strength of the current. You should know that ten miles in the spring, is easier because at this time the water is moving. Meanwhile, six miles late in the summer is more difficult because this is the time when the water is low, sometimes too low to paddle decently.

64. Tips for Mountain Climbing Beginners

Many young children dream of becoming a policeman, pilot, firefighter, doctor, soldier, etc. when they grow up. Not too many young children dream of becoming a mountain climber, except perhaps if they have relatives or close friends that are mountaineers. It is understandable and for good reason – mountain climbing can be an extremely difficult sport.

The most experienced climbers can still experience difficulties while climbing a mountain, which tells of the hazards of mountaineering. With this fact, how much more for the beginners? Certainly, mountain climbing beginners ought to be prepared before attempting any climb.

Mountain climbing beginners have a lot of preparation to do before any climb. One of these is to get proper mountain climbing training first. Contrary to what many people think, mountain climbing isn't getting up one morning and deciding to climb the nearest mountain. There is proper training involved, which includes techniques such as roping, rappelling, emergency signals, and essential tips.

One of the essential tips that a mountain climbing novice or beginner ought to know are his own limits. It has been said that you are the only one that knows your body, and most mountaineers find this to be true. That being said, mountain climbing beginners shouldn't set Mt. Everest among their first ten peaks to conquer – it will be too much.

Another tip is to never climb alone, beginners more importantly. Novice mountain climbers are more likely to experience hazards they have never seen before, and they could panic should these unforeseen things happen. Of course, panicking can only cause people to think cloudly and may cause more danger.

Mountain climbing beginners may also be surprised at the equipment needed, which are all essential for climbing, particularly when dealing with certain mountain ranges (e.g. the Alps). Since the equipment will be quite an investment, novices may elect not to purchase them, or just get the cheapest ones regardless of quality. This could prove to be a mistake, since equipment is perhaps the second most important thing in mountain climbing, next to proper training.

Finally, it is important to know the weather beforehand. It would be stupid to climb when weather forecasts are predicting a snowstorm in the general vicinity. It would also be stupid to attempt a climb without first knowing the weather conditions.

Beginners ought to gain experience first by climbing some of the easier peaks. When they get the hang of it, that's the best time to move into a more difficult mountain, and so on, until the time comes to conquer Mt. Everest.

65. Finding Hair Loss Remedies that Help

Hair loss requires time and patience to explore the problem satisfactorily and deal with it appropriately. However, we should not be too complacent because hair loss can be an early warning sign of a serious medical problem. It may be safe to say that hair loss is often caused by some underlying problem. A doctor is the best person to consult to determine what the real cause for the hair loss is.

Since the first step is to find out why your hair is falling, it is recommended not to waste time seeking medical assistance. There are many different causes for hair loss which can be temporary or permanent. Some hair loss problems require medical treatment, others do not. Hair loss causes that are commonly found to be at the root of the problem include medication, genetics, diet, excessive use of harsh hair treatments, illness, addictive habits and stress.

One of the most common and harmless (except to the ego) of all hair loss problems is male pattern baldness. For this type of problem it is not recommended that you take any medical treatment. The problem does not have its roots in any medical condition. Doctors generally recommend commercial hair restorative treatments, a hairpiece or hair transplant surgery.

Some types of hair loss that are caused by our own actions have a very simple remedy. Stop the action and give the hair follicles time to heal and get their strength back again. The hair will stop falling once the follicles are healthy enough. Undergoing too many hair treatments that use harsh chemicals only serves to damage the follicles and stop the growth of hair. In a similar manner, excess consumption of alcohol and caffeine can prevent hair growth and result in hair fall. Hair loss caused by pregnancy and child birth is due to hormonal changes in the body that will clear up automatically after the birth of the baby.

There are some causes of hair loss that require medical treatment for the problem to stop or be reversed. If you have a thyroid problem for example, or anemia, high fever, infection, etc. only a doctor can prescribe the right treatment. First, the illness has to be treated and completely cured. Normally, once the underlying medical condition is treated, the hair loss problem will resolve itself. Only in rare cases will further treatment be

required.

Some people choose to seek medical help when the hair loss has no medical problem causing it. This type of hair loss may be permanent and soon becomes noticeable and embarrassing. Hair restoration treatments may be the best option in such cases.

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