

Advertising Alley

Fields of Bradford News

News that matters.

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Neighborhood Real Estate

Presented By:

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Donna Hahn

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Tips To Save On Gasoline

Gas prices continue to be near all time highs meaning that car travel is taking a larger portion out of each of your paychecks. AAA estimates that the cost of driving a car including all direct and indirect costs has surpassed 50 cents a gallon with that price expected to rise.

Reducing the cost of driving your car can be done fairly easy simply by paying a bit more attention to your car. Here are 10 easy ways to cut the amount of gas your car uses:

1. Purchase your gasoline when it's coolest outside such as in the early morning or at night. Gas becomes denser in cooler temperatures. Since gas pumps only measure the volume of fuel - and not the density - you'll get better overall gas mileage for your money by purchasing fuel when it's cool outside rather than in the heat of the day.
2. Religiously check your car's tire pressure each month (make sure to purchase a good-quality dial-type gauge for yourself -- pencil-style gauges and the ones mounted on the air hose are unreliable according to federal government surveys). Under inflated tires reduce fuel efficiency by 2% for every pound they are under inflated. Under inflation also causes premature tire wear giving your tires a shorter use life.
3. Slow down and drive at the speed limit. Cars use about 20% more fuel driving at 70 miles per hour than they do at 55 miles per hour.
4. Avoid using air conditioning whenever possible. Air conditioning reduces fuel economy by 10% to 20%. Use the air ventilation system instead.
5. Don't drive with open windows when traveling at high speeds. Open windows on the highway can reduce fuel efficiency by 10%. It's much better to use the ventilation system.
6. Remove car racks and other items which make your car less aerodynamic when they're not being used. Leaving them on only makes your car less fuel efficient and costs you money.

Source: http://www.abbys-good-stuff.com/articles/Ten_Tips_Gasoline.html

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Tips for Lowering Your Homeowners Insurance Bill

In today's economy, every penny counts. How can you lower the cost of your homeowners insurance? Here are a few helpful tips.

- 1. Bundling:** Many companies offer discounts for customers who buy multiple policies, such as your car, boat, and home insurance.
- 2. Deductibles:** If you can afford a bit more of a financial burden should something happen at your home, then consider raising your deductible. This can easily save you on monthly costs.
- 3. Buy Early:** You must obtain insurance in order to close your sale. Give yourself plenty of time for price comparisons and to ensure you'll have coverage in time for the sale.
- 4. It Never Hurts to Ask:** Be sure to ask your insurer what discounts they have available. Certain groups and associations you may hold membership in receive discounts on their insurance!
- 5. Right Amount:** Homeowners insurance is in effect to cover the replacement cost of items and structures on your property. This cost is, however, not the market value.
- 6. Good Credit:** Did you know that your credit score can affect your rates? According to Yahoo! Business & Finance, "In general, people with low credit scores and problems on their credit report end up paying more for insurance than people who don't have those kinds of issues in their lives." And be sure to review your policy each year before renewal time to be sure that you policy still accurately coverage's your property. Have you made changes or modifications that would require more or less coverage? Do all or even a few of these tips and you could see your insurance bill decrease!

Source: http://realtymtimes.com/rtpages/20101214_lower.htm

Turning A Twin Bed Into a Playhouse

One of the joys of childhood is pretend play. There is no better way to add adventure to the daily routine than by turning a twin bed into a playhouse. A playhouse for a bed serves as both a den of creativity and a haven for evening slumber. Children will enjoy watching mom or dad transform their ordinary bed into something spectacular with some of the ideas below.

Bed Tents

Some stores, both online and brick-and-mortar, that specialize in children's room décor, sell bed tents for twin beds. These tents slip under the mattress and arch up over it with the help of bending rods. They come in a variety of designs and patterns to appeal to everyone from the diva princess girl to the outdoor loving boy. Relatively inexpensive, bed tents provide a quick transformation from bed to playhouse.

Canopy or Fort

Some twin beds have canopy rails above them. With a little bit of sewing, a secure drape can be created to hang over the top of the bed. Tie tab-top curtains to the top rails along the sides of the bed for extra privacy and a fort-like atmosphere. If sleeping with the fort roof up, make sure that it is tied taut to the bed to prevent it from falling down on a sleeping child. Twin beds that are part of a bunk bed can be especially easy to transform into a fort. Use the bottom bed as the playhouse by draping sheets or blankets along the outer edges of the bed while the top bunk serves as the built-in ceiling.

PVC Pipe Frame

For the handy parent who wants to create a more intricate playhouse from a twin bed, using PVC pipe as the frame works well. The pipe is lightweight, easy to cut with a hand saw and can be readily connected with pre-made joints. Construct a simple canopy frame or a more intricate playhouse frame complete with windows and a doorway. By using longer pieces of PVC for the corner posts, it will be easy to attach the frame to the corners of the bed frame itself. Search online for building plans that include pictures of the steps and the finished project. A visual reference will simplify the building process.

Mosquito Netting

Fairy princesses do not necessarily need intricate playhouse walls to transform their bed into a creative space. Mosquito netting hung above the center of the bed drapes over the sides of a twin bed and creates a playhouse space. Consider sewing large fake flowers or leaves to the netting to add texture and a feeling of magic. Glitter or sparkles can also be added as fairy dust.

Source: <http://www.abbys-good-stuff.com/articles/TurningATwinBedIntoaPlayhouse.html>

brought to you by:



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How To Speed Up Your PC Today... Without Buying New Hardware!

Spy-Ware and Ad-Ware

Spy-Ware often accounts for most of the speed loss in the average PC. SpyBot, a good spy-ware removal tool, defines spy-ware this way: "Spyware is a relatively new kind of threat that common anti-virus applications do not yet cover. If you see new toolbars in your Internet Explorer that you didn't intentionally install, if your browser crashes, or if you browser start page has changed without your knowing, you most probably have spyware. But even if you don't see anything, you may be infected, because more and more spyware is emerging that is silently tracking your surfing behaviour to create a marketing profile of you that will be sold to advertisement companies." [courtesy: SpyBot]

So make removal of spy-ware and ad-ware your first priority. There are various software tools that you can get for very little or for free... AdAware is a privacy tool, that scans your memory, registry, hard, removable and optical drives for known data-mining, aggressive advertising, and tracking ... Spybot - Search & Destroy 1.2 ~ Free application to scan for spyware, adware, hijackers and other malicious software.

Cleaning Up the Registry

One of the reasons for a slow-moving PC is a cluttered registry. Remember how fast your PC was when your first got it? Since then your registry has become filled with unwanted 'values'. Most software adds custom settings to your registry but won't delete them even when you uninstall the program. These settings accumulate over time ~ and that slows down the speed of your CPU.

So, clean it out every few months, or more often if you have a lot of software going in and out, or multiple users on one PC. I use a program I bought with a 'bundle' but you can get a good free one here - JV 16 PowerTools - I haven't used it but it's highly recommended.

Temporary System Files

You would be surprised how much junk your hard drive accumulates when you use your PC. Temporary system files and cookies fill a large portion of your disk space. Getting rid of it will help your PC to perform better... I use the Windows 'Disk Cleanup' utility that came with the PC about once a week.

Firewalls

"An Ounce of Prevention is worth a pound of cure" - you've heard this before... so you want to prevent unauthorized access to your computer while you're online. A computer connected to internet is sometimes vulnerable to hackers, who may install unwanted programs on your PC or download files from your hard drive. Stop that simply by installing a firewall, which will prevent unauthorized access to your PC.

The one I use came with the McAfee program I bought but there is very good free firewall available at the ZoneAlarm Website

De-Fragment Your Hard Drive

Every time you install a program, make a new word document, uninstall something on your PC it places little bits of data in any unused 'zone' it finds - without regard to what is already 'next door' on the disk. Over a period of time these little fragments get scattered pretty badly... de-fragmenting pulls all these little bits together and makes it easier on the hardware of your PC and saves time when you run a program.

Run your De-Fragment program at least once a month. This will make sure that your programs run faster, because your PC won't be searching all over for the bits-n-pieces.

Follow all these steps and I am sure that you will see a good improvement in the performance of your PC.

Source: http://www.abbys-good-stuff.com/articles/Speed_up_your_pc.html



Courtesy of:



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Culinary Corner

Steak Sandwich

Ingredients

1 sheet puff pastry, defrosted, kept chilled (recommended brand: Pepperidge Farm puff pastry sheets, 1 box comes with 2 sheets 9 1/2 by 9 1/2 inches)

Salt and pepper

1 1/2 to 2 pounds beef skirt steaks

2 tablespoons extra-virgin olive oil, plus some for drizzling

2 cloves garlic, chopped

2 springs rosemary, leaves removed and finely chopped

1 small bunch thin asparagus

1/2 cup crumbled blue cheese

1 large bunch arugula, trimmed of stems, cleaned and roughly chopped

3 tablespoons balsamic vinegar, eyeball it

Preheat oven 400 degrees F.

Cook the puff pastry according to package directions, or until golden brown all over, about 12 to 15 minutes.

While the puff pastry is cooking, season the skirt steak with extra-virgin olive oil, garlic, rosemary, salt and pepper. Grill meat 3 to 4 minutes on each side. Remove meat and let it rest 5 minutes to allow juices to redistribute.

While the steak is cooking, trim the woody ends off a small bunch of asparagus. Drizzle with extra-virgin olive oil and season with salt and pepper. As soon as the steak is off the grill and resting, add the asparagus to the grill.

Grill the spears turning frequently until the asparagus is tender, about 4 to 5 minutes. Remove the asparagus from the grill and cut into large 2-inch pieces.

In a bowl, toss together the grilled chopped asparagus, crumbled blue cheese, and chopped arugula. Season the mixture with balsamic vinegar, salt and pepper.

<http://www.foodnetwork.com/recipes/rachael-ray/steak-sandwichknife-and-fork-required-recipe/index.html>