

**1. Target Keyword:** What is a VA Loan

**Page Title:** What is a VA Loan? - Why is a VA loan different from a conventional loan?

There's no doubt about it – finding and qualifying for a home loan is one of the most stressful parts of your home buying adventure. Finding financing is a frustrating balance between your credit record, available loans and interest rates. If you or your spouse has served or is currently serving in the US Armed Forces, there may be a financing avenue available to you that could alleviate some of your headaches – a VA Loan.

### **What is a VA Loan?**

VA Loans are somewhat misnamed, because the Veteran's Administration does not actually loan money. What they do is work closely with lending institutions to find favorable financing for veterans and active duty service people. Because of your status as a veteran or active service member, you may qualify for loans with better interest rates as well as lending conditions.

### **How is a VA Loan Different from a Regular Mortgage?**

Some people think that a VA Loan is a guaranteed thing and it is not. A major difference between one of these and a regular loan, however, is that the terms of the loan are more favorable than traditional financing. A VA Loan, for example, does not require the home buyer to make a down payment unless the purchase price of the home is greater than the financing they qualify for or if the lending institution requires one. Also, all loan fees are typically absorbed into the loan so that reduces up-front costs for the buyer. Naturally, these loans are only eligible to current and former service people.

### **Who is Eligible for a VA Loan?**

Not everyone can get a VA Loan. Generally, they are available for veterans and some spouses of deceased veterans. They are also open to people currently serving in the armed forces as well as Reservists and National Guard Members. To find out if you are eligible for one of these loans, contact the Veteran's Administration for a Certificate of Eligibility.

### **How Much Can I Get on a VA Loan?**

For the most part, you will never be able to get a VA Loan for more than the cost of the home you are purchasing. There are also caps on how much money you can actually borrow. This amount is usually more in cities with a higher cost of living. The amount you will be loaned depends on the home you are buying and your geographic location.

## Where Do I Get a VA Loan?

Many conventional mortgage lenders also deal with VA Loans. All you would need to do is locate one who is certified to do so by the Veteran's Administration. You will first need to obtain a Certificate of Eligibility, which you can apply for at the Veteran's Administration, before you begin the process of applying for a VA Loan.

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**2. Target Keyword:** Advantages and disadvantages in buying a tablet over a laptop

**Page Title:** Should you invest in a Tablet? - Advantages and disadvantages in buying a tablet over a laptop

When it comes to computers, the decision used to be whether or not you wanted to buy a desktop or a laptop. These days, the game has completely changed as tablets and similar devices have entered the market. So which do you need: A laptop or a tablet?

### What Are Your Needs?

The first thing to consider when deciding between a laptop and a tablet are the uses for which you will need it. If you need a lot of storage, power or very fast processors for graphics or video, then a tablet is probably not going to be the best option. If you're constantly on the go and need to use your device for keeping in touch with your family, friends or business associates, then a tablet may be the best fit. Some of those devices come with 3G or 4G connections so that you can get a signal even if you're not within range of a WiFi outlet. If you need speed, storage and mobility then think about choosing a laptop.

### The Differences between Laptops and Tablets

For most users, the main difference between tablets and laptops is storage. Although many tablets now come with no more than 64 GB of data storage, some allow for exterior devices that plug into the tablet to extend storage. And, again, although tablets are fast and are designed as multimedia machines, they are not quite as fast as laptops and desktops. Also, if you use specific programs that eat up a lot of available memory or processing speed, they will likely not work on a tablet.

## Tablets and Mobility

Most people who choose tablets do so because they are able to be transported almost anywhere. Although you may not be able to find a usable WiFi signal, you can still use the media you have stored on the device. Although the same can be said of a laptop, a tablet device can be small enough to fit in a large pocket and they are, obviously, much lighter than laptops.

## Your Options

Many people prefer not to use tablets because of the touch screen keyboards. They are breeding grounds for typos and autocorrect, but there are new devices on the market that either come with keyboards or are compatible with them. This can transform an ordinary tablet into a hybrid version of a tablet and a laptop.

Some tech experts suggest that you do not buy a newly released model of any of these mobile devices, however, until they have been proven to be issue-free. Waiting a few weeks before making your purchase is usually a good idea.

The good news is that, whichever you choose, there have been major advances in technology that will allow you to easily transfer information from your tablet, your cellphone and your laptop. This should make your decision a little easier!

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**3. Target Keyword:** Quick and Easy Ways to Insulate your Home

**Page Title:** Quick and Easy Ways to Insulate your Home - includes benefits to insulating your home

With winter coming on full force, some of us feel like we're left out in the cold. Cold, windy days lead to chilly, drafty homes and soaring heating bills because of it. If you're having issues keeping the heat in and the cold out, maybe you should think about insulating your home. Just a few steps can make your home more cozy and save you some green on your power bill.

## Find Your Drafts

Before you even get started, take some time to identify exactly where your drafty places are. The usual suspects will be your doors and windows, but you can have problems from attics and basements. Cold air has no problem rising up or

down the stairs and you can lose a lot of heat this way especially through the attic because heat rises.

### **Putting Plastic on Your Windows**

The cheapest and likely easiest way to keep out drafts is with sheets of plastic that are tacked or nailed over your windows. Though some people do this year after year, there are those who do not like this option as it does require you to nail the plastic into your window frame. Also using plastic will obstruct the views from your windows.

### **Weather-stripping**

If you don't have the time or the money to replace your home's insulation, try weather-stripping. Although many people will put plastic over their windows in the winter, weather-stripping can be a better option, especially as it allows you to retain clear views out of your windows. Just some simple felt, tacked into the sashes of your windows and doors can stop a lot of your leaking heat and shut down drafts. Weather-stripping comes in many different types and styles from self-adhesive vinyl and foam to metal pieces that need to be nailed into place. Check with an associate at your favorite hardware store to see which may be the best for you.

### **Installing Insulation**

Though some of the newer foam insulation needs to be installed by a professional, the older, fiberglass type can be laid by people just like you. You do, however, need to be very careful about safety, so be sure to determine exactly what issues you could have. Speaking with a professional insulation installer can help pinpoint things that you should treat with extra care. Don't just assume that you know how to do this if you have no experience in this area.

Insulating your home when combined with regulating your thermostat settings can keep your home extra toasty during the winter and save you a ton on your cold weather heating bill. While you're working on insulating your home, take a few minutes to make sure your water pipes are protected as well, in order to prevent broken pipes and a really big mess that you don't want or need!



#### **4. Target Keyword: Winter Proofing your Home**

**Page Title:** Winter Proofing your Home - what steps do you need to take to make sure your home is ready for winter?

Just as the coming of spring requires you to clean, winter brings its own set of challenges that you must rise to meet. You will want to ensure that your home is not only warm, but that your utility bills are kept low. Energy efficiency is an important part of winter proofing your home and can be good for your budget as well as for the environment. Winter proofing your home may also protect it from the ravages of ice and snow. In order to winter proof your home effectively, you should:

- **Seal Your Leaks**

The most obvious step in keeping your home warm is to keep cold air out and warm air in. The average home is riddled with air leaks; there are so many that by some estimates they have the equivalent of a nine square foot hole in an exterior wall. According to the US Department of Energy, the average home loses between five and 30 percent of its energy due to these leaks. Caulking the spaces around windows and around any other gaps to the outside that you can find will reduce the heat transfer considerably. You should also look at your roof to see if any shingles are missing and check for gaps around your chimney. Additionally, you should get draft guards to minimize the transfer via the spaces under your exterior doors.

- **Insulate Your Home**

You need at least a foot of insulation in your attic. A good rule of thumb for judging your insulation is to look for your ceiling joists; if they are visible then you need more insulation. There are numerous options available when it comes to insulation including a variety of environmentally friendly products. It is important to make sure that the insulation you add does not have a paper backing as this can act as a vapor barrier and result in future problems.

- **Replace Furnace Filters**

You should regularly replace your furnace filters over the course of the winter. A dirty filter will lower your airflow and make your heating system less efficient. When it comes to filters, your options include reusable filters that can be washed; these are a cost effective alternative to disposable ones.

- **Inspect and Clear Your Gutters**

A clogged gutter prevents snow and ice from flowing freely and can result in ice dams, which may seriously damage your home's walls and roof. With an ice dam, the water will have nowhere to go; it will back up and can enter your home. You should also make sure that your gutters direct the

water away from your home's foundation as it could crack when the water in the soil around it freezes and expands.

These steps for winter proofing your home will be helpful regardless of whether you live in a cold or a temperate climate. The US Department of Energy states that it is possible for homeowners to save as much as 50 percent on their energy bill if they winter proof their homes correctly.

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### **5. Target Keyword:** What to Plant in Winter

**Page Title:** What to Plant in Winter - what is good to plant in winter?

If you are an avid gardener, you are probably not looking forward to the dreary months when other gardeners lock their tools away and look forward to spring. You may be wondering what to plant in winter. Fortunately, there are plants that can survive and even thrive in seemingly inhospitable weather. Planting winter vegetables and flowers can provide food and brighten an otherwise dreary yard while providing an enjoyable project for the colder months. If you are wondering what to plant in winter, consider the following:

- **Camellia**  
This rose-like flower blooms from the end of fall all the way through to the start of spring. The Camellia's brilliantly-colored flowers and shiny evergreen leaves will stand out in your yard during the coldest part of the year. They will need lots of sun but should be sheltered from the wind. Note that these flowers do not grow quickly, so you will have to be patient.
- **Holly**  
The most well known variety of these plants offers a distinctive combination of red berries and deep green glossy leaves. However, there are hundreds of varieties including some with variegated leaves or yellow berries. Holly is an evergreen and can grow in any part of the United States. They are perfect for hedges and are easy to maintain.
- **Mahonia**  
These are shrubs that produce bright yellow flowers from December through to March. It is a favorite of hummingbirds and can grow as high as 15 feet.

- **Hellebore**  
This flowering plant is renowned for being able to withstand the harshest frost that winter can throw at it. The blooms can last for months and there is a wide range of options available; you can get it in white, red, purple and blue, among other colors. The variations extend to the shape of the flowers as well. Buy it when it is in bloom to make sure that you are getting the flower you want.
- **Winter Shelling Peas**  
These peas are higher in folate than many other varieties. They also contain high amounts of Vitamin C and iron. Winter shelling peas come in varieties that may be grown on a trellis and bushy varieties that do not need a supporting structure. The plant is resistant to freezing and shoots may be planted at any point between October and January, depending on where you live.
- **Spinach**  
This vegetable is hardy and resistant to cold weather. It may be planted in fall and winter as well as in the spring. It contains more vitamins and minerals than most other types of greens and is as easy to grow as lettuce. Spinach plants may be protected with thick mulch during the winter.

The question of what to plant in winter does not have to be a difficult one. The plants listed above are just a few of the many plants that do well in the season's harshness. If you choose your plants carefully, you can beautify your yard and harvest fresh vegetables even in the coldest part of the year.

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**6. Target Keyword:** How to Repair your Credit Score

**Page Title:** How to Repair your Credit Score - tips to repair your credit

Like it or not, a bad credit score can have a tremendous impact on your life. Your ability to make big-ticket purchases and to get essential services will be greatly limited by a poor credit history. If you are presently wondering how to repair your credit score, you are not alone. A widespread decline in credit scores has been one of the unfortunate side effects of the recent recession. Fortunately, there are steps you can take to improve your credit and make your life easier. The first part

of repairing your credit score is to address the issues that damaged your credit, including:

- Debt
- Errors on your credit report
- Dormant credit

Repairing your credit involves:

- **Paying Your Bills on Time**  
Take charge of your bills. Determine how much you owe for everything from your gas to your credit cards and student loans. Keep track of your bills and make sure that they are paid on time. Using automatic payments can be helpful, providing there is money in the accounts from which those payments are drawn.
- **Paying Attention to Your Credit History**  
You can address this by getting a copy of your credit report. You are entitled to a free copy of your credit report from the three credit bureaus:
  - Experian
  - Equifax
  - TransUnion

This can help you to stay on top of your credit and deal with the problems as they come up. These problems include erroneous information. The credit bureaus only report information, they do not verify it; making sure that the information is correct is your job. Errors will affect your credit score and may result in you paying more in interest.

- **Get a Secured Credit Card**  
To get one of these credit cards, you will have to put down a deposit to secure the card. Make sure that the secured credit card you choose reports to the credit bureaus. The activity on the card will help to repair your credit history and improve your credit score. When shopping around for a secured credit card, be sure to examine each option carefully and do not apply for too many at once; opening multiple new accounts in a short period can harm your score.
- **Using Your Credit Card**  
You should use your card regularly; this may seem odd, especially if misuse of your credit card is one of the reasons that you have poor credit. However, it is important to note that dormant credit can also be harmful to your score. Not using your credit may mean that there is too little history to improve your score. One way around this is to use your credit card for one bill only, and to pay off your balance on time every month.

The problem of how to repair your credit score takes time and discipline to solve. Negative information will not go away overnight, but if you follow the advice above and wait patiently, you will see your credit score improve eventually.

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**7. Target Keyword:** How to throw a New Year's Eve Party

**Page Title:** Throwing a New Year's Eve Party - How to throw an awesome New Year's Eve Party

We all want to start the New Year off on the right foot, and an enjoyable New Year's Eve party can help to do that. When deciding how to throw a New Year's Eve Party, try not to take the night itself too seriously; instead, focus on the most important thing: the people with whom you are going to enjoy it. Spending the night at home with close friends and family can be as exciting and fun as a night out on the town, in addition to costing a lot less money. Good parties have to be planned; if you want to know how to throw a New Year's Eve Party, consider the following elements:

- **A Theme**  
This is not essential, but having a theme around which the party is focused can liven things up a bit. Consider costumes or theme-related activities. Guests may feel less inhibited and more relaxed when wearing costumes.
- **The Food**  
Usually, food for a New Year's Eve party will consist of light meals and finger foods rather than a Thanksgiving-style dinner. Finger foods allow guests to move around and mingle rather than be stuck at a dinner table. Your options range from getting frozen pre-made dishes at the grocery store or spending a little time to make some hors d'oeuvres yourself. Fondue is a good idea for your New Year's Eve dessert as it can help to promote interaction and mingling among your guests. If you decide that your guests need more substantial fare, consider a potluck buffet-style dinner; there is more food at less cost to you and your guests can still interact freely with each other.
- **The Drinks**  
Champagne is the traditional option but not really a necessity. Instead of expensive alcohol, try some sparkling grape juice or apple cider. If you

decide that you want alcohol but do not have room in your budget for champagne, try a more affordable alternative like prosecco. If you do provide alcohol, make sure that your guests have a safe way to get home. Consider a cab company or get your spare room ready for overnight guests.

- **Fun Activities**

The entertainment you provide for your guests is a big part of how to throw a New Year's Eve party. The entertainment can range from board games to poker. Games can help strangers to break the ice and pass the time till the clock strikes midnight. If you want dancing, you will need to have appropriate music. Create a playlist to suit your guests, whether old standards or the latest pop hits.

- **Things to do at Midnight**

This is the time in the proceedings when it is traditional to make some noise. You can light fireworks or use noisemakers to usher in the New Year. Remember to kiss your spouse and give hugs to your friends.

New Year's Eve will be here sooner than you think; start planning as soon as possible to ensure a memorable and exciting evening.

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**8. Target Keyword:** Decoration Options for the Holiday Season

**Page Title:** Decoration Options for the Holiday Season - Christmas lights, trees, lawn decorations, indoor decorations, stockings

Though every year many people use the same holiday decorations that have become a tradition for their family, others love to do something different for every holiday. Even if you are planning on mixing both old and new, there are some really simple steps that we've collected that will help you get your decorating planned so that it will go off without a hitch!

### **Pick a Theme**

The theme, in all honesty, may be the most difficult part of choosing your decoration options for the holiday season. For instance, many people choose a Victorian or country theme, but some folks consider them overdone. Think about your family and your tastes. If you've got daughters who are in love with boy bands, think about using a pop culture theme with lots of color. Maybe you prefer

a funky look with googly-eyed Santas. Or maybe you want to be a Grinch or have a “Nightmare Before Christmas” theme, or just decorate with a specific color.

It’s very easy to find garlands, lights and even trees in crazy colors these days, so your options for holiday ornaments are endless. It’s also very easy to carry your indoor theme outdoors with exterior lights and lawn decorations – some of which may be solar powered to help save on your electric bill!

### **Make a List of Places You Want to Decorate**

This may sound like a no-brainer, but who hasn’t had to make a run to the big box store for two or three extra packs of lights we’d forgotten. Keep a running list of where you want to decorate and what look you want so you’ll know what you need to buy or forage from last year’s holiday decorations. And don’t forget the stockings! How else will Santa be able to leave your presents?

### **Find Your Decorations**

Some folks are very detail oriented when it comes to storing their stuff. If you have several boxes of decorations for the holidays, mark each individual box with its contents. Many people, when moving, will tape a digital photo of the box’s contents on the side of the carton. This is a great idea for your ornaments, lights and other goodies and helps easily display your decoration options for the holiday season.

### **Don’t Forget Your Yard!**

A simple strand of bright lights will warm up any property for the holidays, but there are so many more things you can do! If you have trees or bushes, think about adding a few lights to them. Streaming ribbons in this year’s holiday colors will spice up things nicely too.

The truth is that your decoration options for the holiday season are infinite; your only limitation is your imagination. Try repurposing items you already have to save money. There are also clubs and swap-meets popping up all over the country to trade last year’s items for something new. Whatever you choose to do, just make sure to dump the stress and have a great time!



## **9. Target Keyword:** Christmas Gifts on a Budget

**Page Title:** Christmas Gifts on a Budget - There are a lot of people that we buy for during Christmas time. How can you get all the gifts you need without breaking your budget?

Some folks make ingenious decisions when buying Christmas gifts. They'll compare prices, maybe start their shopping very early in the year, or get very methodical about their purchases. Regardless of how you choose to prepare for gift giving, we have several tips to help you give Christmas gifts on a budget!

### **Make a Budget and Stick To It**

After the Christmas season, we always hear folks complaining about the credit card debt they've incurred because of the gifts they purchased. You can easily avoid this by sitting down before you even buy your first gift and decide exactly how much money you can afford to spend. This is the same budget concept that many people use when grocery shopping. Though you may want to get Uncle Frank that big screen television, if the price tag doesn't fit into your budget, pick a different gift.

### **Make List of What Your Family and Friends Like**

Making lists will help you avoid standing in the middle of a store wondering if your grandmother would really like to have that vase painted with hummingbirds. Sometimes we find that unique gift that just screams that it wants to belong to a particular person on your list, but that's rare. If you're buying for people you don't really know that well, ask their friends or family what they may like. This can put a cap on impulse purchases at the store, too.

### **Make Your Christmas Gifts**

If you're a crafter, you've already got a built in avenue to Christmas gifts on a budget. Sewing or knitting special clothes or accessories and even home décor items is a great way to give more thoughtful (and less expensive!) gifts. If you bake, tasty goodies are always appreciated, though we'd recommend skipping cookies since everyone makes them for the holidays. A friend on a special diet, like a diabetic or those on gluten-free regimens, will always appreciate your taking the time to make them something they can enjoy, too.

### **Buy Ahead**

Though we all promise ourselves we're going to start our shopping earlier next year, buying early not only helps avoid the madness that is Black Friday, but it will also allow you to spread your purchases out over a longer period of time which may help increase your gift-giving budget. You may also find amazing items while you're away on vacation that will make great gifts. Keep in mind, however, that buying electronics in advance may cause your gift recipient to lose out on some of the warranty.

### **Go Local**

You'd be surprised what your locally owned stores have for sale. They're just like everybody else during the holidays - stock is usually overflowing during these weeks and the sales are great. Plus, every dollar you spend stays in your local economy!

As you can see, there are many ways to give Christmas gifts on a budget. Whatever you do, however, make sure to grab yourself a great gift... you deserve it!

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**10. Target Keyword:** The History of Valentine's Day  
**Page Title:** The History of Valentine's Day

Like many of our traditional holidays, Valentine's Day has origins that don't really have much to do with the love and joy that we associate with it today. Its origins don't have much to do with the cute SpongeBob SquarePants you send to school with your second grader!

### **Lupercalia**

In ancient Rome from February 13-15, the citizens engaged in a rite that was intended to increase fertility. Although the link between Lupercalia and our modern Valentine's Day is disputed, during these two days, available men and women would be matched and animal sacrifices would be made to guarantee that the union of the participants would be fruitful.

### **Valentine and Valentine (and Valentine?)**

This history of Valentine's Day actually gets its name from two early Christian martyrs. The history of the church itself is littered with the struggles of many. Valentine of Rome, whose skull currently resides in the Basilica of Santa Maria, is a saint now, but back in the day he was a Catholic priest who didn't back down from Roman authorities. Valentine of Terni was a bishop in the church. These two brave men were executed for their beliefs and have been recognized by the Catholic Church as martyrs and have been canonized as saints.

Another, St. Valentine of Zdravko, was the Slovenian saint of spring, although his special day was traditionally in March.

## **Chaucer and Valentine's Day**

Though it originally referred to a date in May, Geoffrey Chaucer's *Parlement of Foules*, which was written in 1382, was a love poem for the king, Richard II, and his new wife. The monarch was getting married to Anne of Bohemia and Chaucer capitalized on the events by writing "*For this was on sent Volantynys day / Whan euery byrd comyth there to chese his make.*" He was referencing spring as a time of love and romance and was the first to connect the saints with the holiday in the history of Valentine's Day.

## **Modern Valentine's Day**

It wasn't until the 1800's that Valentine's Day started to look the way we know it now. Victorian couples would send handmade "Valentine's" to their sweeties. These vaguely resembled the cards that we give these days. The cards became commercial in the early 1900's when a lady named Esther Howland started mass producing them for couples and sweethearts. By the 1980's folks were giving cards, chocolates and jewelry to their sweethearts as gifts of love.

It is amazing that the history of Valentine's Day has evolved from ancient Roman rites to today's festive holiday of love. These days, as many as 200 million Valentine's Day cards are sent each year, not to mention dinner dates at fancy restaurants, boxes of chocolaty goodness and, yes, those sparkling diamonds that women are great friends with.