

July 2010

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Office Hours

Monday - Friday	8:00 am - 5:00 pm
Saturday	Closed
Sunday	Closed

You may also view our monthly newsletter online at WWW.MIDTOWNCENTRE.COM



Clever Coupon Strategies

According to recent studies, almost all consumers (94 percent) say they have used coupons on household items and groceries at least once in the past year, and 77 percent are now using coupons regularly. There are simple strategies to help you make the most of those coupons:

1. Double your savings. Many stores will let you "stack" coupons by combining store discounts with manufacturer offers. Sign up for rewards cards from your favorite drugstore and grocery chains to receive printable store coupons you can combine with manufacturer coupons from magazines and newspapers.

2 When you get to the store, look before you shop for coupons you can use right away. Some stores have recently added rewards kiosks. Using coupons immediately means you won't forget or lose them.

3. Be smart with "Buy One, Get One Free" deals. When you buy two products included in a store BOGO discount offer, you can usually still use two manufacturer coupons that reduce the price of each individual one. Even though you're getting one product free, at most stores you will still see the extra savings reflected in your total bill.



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Office Park

Cool Down Your Energy Bills

Something you already own can help you reduce your cooling costs. Air circulators and fans provide a cost-saving solution for homeowners looking for ways to stay cool without breaking the bank.

Fans and air circulators are great energy-saving tools when paired with a home's air-conditioning system, potentially helping consumers save up to 20 percent on their cooling costs.

According to the U.S. Department of Energy, cooling/heating accounts for almost 56 percent of the energy used in a typical U.S. home, making it a family's single largest energy expense. With an air circulator or fan, consumers can potentially save money without sacrificing comfort.

For example, the seasonal cost to cool an average room using an AC unit is about \$95 compared to \$4 to run one whole-room air circulator. If you run the air circulator with the AC unit and adjust the thermostat up by 5 degrees to conserve electricity, you can save nearly \$20 per room.

Before you dust off that old fan, consider some of the newer models. Today's fans and air circulators aren't like those of the past—they can be much quieter.



What You Should Know About Your Blood Health

Blood performs a variety of essential functions in your body, so when something is wrong with your blood, it can affect your overall health.

"Millions of Americans of all ages, genders and ethnicities are affected by blood disorders," said Hal E. Broxmeyer, Ph.D., president of the American Society of Hematology. "It's important to be aware of what healthy blood is and learn how to prevent potential problems in order to maintain and improve your health."

On average, adults have 9 to 12 pints of blood, which carries oxygen and nutrients throughout the body, forms clots to prevent blood loss and transports antibodies to fight infection. Blood also helps regulate your body temperature and clear waste from your system.

People may be affected by many different types of blood conditions, including anemia, bleeding disorders, blood clots and blood cancers such as leukemia, lymphoma and myeloma. The signs and symptoms of these conditions vary, so it is important to know what the different blood disorders are and be aware of any changes in your body.

For example, if you feel weak and have pale or yellow skin, you may have anemia. And you might be at risk for a blood clot if your skin feels warm and your leg, ankle or calf swells. If you think you have a blood condition, talk to your primary care physician right away.



To maintain your blood health, the American Society of Hematology offers the following tips:

- Know your family history.
- Eat healthy foods and exercise regularly.
- Talk with your doctor if you have any concerns.
- Request an annual checkup.

If you are diagnosed with a blood condition, you may be referred to a hematologist, a doctor that specializes in treating blood disorders.

TABLET COMPUTERS FIND A HOME IN THE CLASSROOM

One of the latest developments in the computer field is already benefiting many students and teachers. Tablet computers seem to be finding a home in both the traditional and the electronic classroom.

Students say that by using tablets they can collaborate easily with their peers. Teachers find they can use tablets to monitor students' grasp of the material that has been covered.

For example, with software, teachers can send a "status request" during a lesson to gauge each student's level of understanding, without the embarrassing raise of hands. "I'm not using canned examples from a textbook anymore. I'm using real examples immediately pulled from the student's tablet," says a computer science professor at Clemson University.

Like many smartphones, tab-lets have touch capabilities built into the screen. Students can touch the screen on tablets to manipulate, interact and share content with one another inside and outside the classroom, which can foster an interactive environment.

With pen-based tablets, students can take digital notes in their own handwriting as well as download and annotate slide presentations during lectures. Once outside the classroom, students can revisit their notes to study alone or share their notes with classmates.

A professor at DePauw University and his students use HP tablets to take notes, solve problems and share solutions in his computer science class. They can also replay notes after class. As a result, he saw failure rates drop from 14 percent to 1 percent. Tablet PCs make the classroom an interactive environment, and that tends to give a lot of feedback to everyone involved.

Tablets are more than an interactive tool; they can also save time. Instead of spending hours after class grading papers, teachers can mark papers electronically and then transfer the scores into an electronic grade-tracking system.

Many believe that with tablet PCs, the classroom can become a more interactive environment. Teachers and students alike can find success in all the touch capabilities that tablets have to offer.



HOW TO GRILL THE PERFECT SWORDFISH



Where most people go wrong in grilling swordfish--or any fish steak--is in thinking they can just throw it over a direct flame like any beef steak and expect the Gods of Grilling to make everything miraculously turn out okay.

Well, here's a news flash, especially for all you weekend outdoor chefs: It won't turn out okay--not if you want a fish that's perfectly rare on the inside and charred on the outside.

"I can't emphasize this enough," says celeb chef Nick Stellino, who hosts PBS' "Cooking With Friends." "Never cook fish steak over direct heat on a preheated grill because it scorches the exterior while leaving the interior undercooked. Plus, when it's time to turn the fish, it's more likely to stick to the grill and break apart."

Finally, there's the vinaigrette marinade. The right oil and vinegar--Stellino's swordfish recipe below calls for Pompeian--can be a gift from those same gods by boosting moisture and grill flavor.

Grilled Swordfish Steaks with Pompeian Vinaigrette

Serves 6

Preparation:

Make vinaigrette (see below).

1. Marinate fish steaks in Pompeian vinaigrette for 10 minutes.
2. Coat grill grates well with Pompeian Extra Light Tasting Olive Oil.
3. Preheat gas grill, with cover down on high, for about 15 minutes.
4. Turn off one side of grill and leave other side on high.
5. Sprinkle each fish steak with salt, pepper and paprika; brush both sides of fish liberally with vinaigrette.
6. Grill on the side away from direct heat for 2 to 3 minutes per side. That should give a medium-rare center; cook a bit longer for well-done.

Pompeian Vinaigrette

Preparation:

Place all ingredients except olive oil in a food processor for about 30 seconds.

Add oil in a thin stream until incorporated into the dressing.

Turn off processor, transfer to bowl, and put aside until you're ready to marinate the fish.

To Serve: Transfer to serving plate, passing any remaining vinaigrette.

Ingredients:

Pompeian Extra Light Tasting
Olive Oil for grill
6 swordfish/tuna steaks,
each 6 oz. and about 1" thick
¼ tsp. salt
¼ tsp. pepper
1 tsp. paprika

Ingredients:

8 cherry tomatoes
1 Tbsp. chopped parsley
2 Tbsp. chopped fresh
thyme or rosemary leaves
¼ tsp. salt
4 Tbsp. Pompeian Red Wine Vinegar
1 Tbsp. sugar
6 Tbsp. Pompeian Extra
Virgin Olive Oil

Trivia!

1. How many Canadian Provinces border any of the Great Lakes?
2. How many Californias could fit inside Alaska? Around 2, 4, or 6?
3. Can you name the last four sitting Presidents who lost bids for re-election for a second term?
4. Who wrote the words to the U.S. national anthem, The Star Spangled Banner, during which war?

Answers: 1. One 2. Around 4: In Fact, 3.6
 3. George Bush - Lost To Clinton In 1992 / Jimmy Carter - Lost In 1980 To Reagan / Gerald Ford - Lost In 1976 To Carter / Herbert Hoover - Lost In 1932 To Fdr. 4. Francis Scott Key / War Of 1812

WORD SEARCH

Beat The Summer Heat



- | | | |
|----------|----------|-------------|
| BAREFOOT | HUMIDITY | SHADE |
| BEACH | ICETEA | SHORTS |
| BREEZE | LAKE | SPRINKLER |
| CHILL | LEMONADE | SUNSHINE |
| CLOUDS | MIST | SWEAT |
| COOL | PARK | SWIMMING |
| DOWNPOUR | POOL | TEMPERATURE |
| DROUGHT | RAIN | TSHIRTS |
| FANS | RAYS | VISOR |
| HEAT | SANDLES | WATER |

The Savings Solution: Can Your Rainy-Day Fund Weather A Storm?



While many families focus on setting money aside for retirement, college tuition and other long-term goals, having a rainy-day fund can also help navigate smaller, unexpected financial storms.

Typically, families start to save more following a financial crisis like a recession. Making regular contributions to a savings fund can ease the burden of unanticipated costs such as automobile repairs or medical emergencies.

Getting Started

Remember, no amount is too small. Whether it's a change jar or an electronic account transfer, the most important part of a savings plan is making the first step, says Loretta Abrams, senior vice president of consumer affairs, HSBC-North America. By opening a savings account rather than a CD, lower interest rates are offset by the ability to continually contribute and build on the account to reach your goal.

A Plan You Can Bank On

Check out local bank branches or credit unions for options to set up a new savings account. Don't forget to check options online.

Before selecting the right savings account, be sure to learn the requirements for account maintenance, particularly any additional fees or minimum balance requirements. Then take

the next step and set up a direct deposit program into the savings account from your paycheck. Having money regularly transferred into your savings account creates solid saving habits.

Broaden Your Savings Umbrella

Most families consider scaling back on large purchases, such as buying a smaller car or home, to provide extra savings. Smaller expenses, however, can add up, and changing buying habits might be equally fruitful. Consider switching to generic brands for food and regular household items or scaling back on dining out.

Call your service providers (phone, cable, etc.) to ask if you qualify for any special rates or plans to help lower your monthly bills. Check your insurance companies as well for ways to lower premiums by raising deductibles.

Further, take advantage of "unexpected money" such as pay increases, bonuses or tax refunds. Commit right away to redirecting a portion of this money to your savings account before there is a temptation to spend. Consider this the cushion for unexpected payments down the road.

When mapping out a savings plan, aim for an emergency fund with at least three to six months' worth of expenses. Set your goal and then commit to contributing toward that each month.



July 2010

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1	2	3
4 Independence Day	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

Tire Tips

To keep your car on the road to safety and savings, you need to stay on top of vehicle maintenance. Overlooking something as simple as your tire's air pressure can cause problems.

Underinflated tires are the leading cause of tire blowouts. Each year, there are over 650 fatalities due to car accidents with underinflated tires.

That's why at least once a month and before every long trip, you should look at all your tires, including the spare, and check the inflation pressure. Here are five tips to keep your tires in shape for road trips:

1. **Don't Wait to Inflate**--Low tire pressure decreases fuel economy. The specific inflation pressure number can be found on the vehicle placard located on the driver's side doorpost, glove box door, fuel door or in the owner's manual. For accurate pressure, check tires when cool and don't forget the spare.
2. **Lighten Your Load**--Overloading decreases fuel economy due to increased wind drag and cargo weight. Handling, control and braking are also negatively affected.
3. **Rotate Before Rollin'**--Regular rotation helps achieve uniform tire wear and improve road performance. Tires rotated every 6,000--8,000 miles have longer life and help maximize your tire investment. It makes sense to get a tire inspection when you rotate.
4. **Get It Straight**--Proper tire alignment provides safe, predictable vehicle control, as well as a ride that is smooth, comfortable and free of pulling or vibration. Proper alignment helps tires wear evenly and last longer.
5. **Bald Isn't Beautiful**--Lack of tread affects the tire's ability to grip the road. Make sure tires don't have uneven wear, high or low areas or unusually smooth areas that can increase the risk of road accidents.

Don't put off seeing your tire professional. Tire pressure affects many aspects of your car, including steering, braking and gas mileage. With more people driving their cars longer, the likelihood of highway hazards and tire blowouts may be higher, but if you properly service your vehicle and maintain proper tire pressure, you should be able to avoid potential problems.

