Article and Blog Samples

Here are just some of my many samples. I have over 3,700+ published blogs/articles. If there's a specific niche you'd like to see, let me know and I'll send a sample over.

Email - Lark@ProfitParrot.com
Visit: http://profitparrot.com to check out more of my services and see my happy customer reviews here.

I've written for many different niches including (but not limited to) the following:


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Written Samples

How to Protect Your Data Safety While At Home

Since the Coronavirus outbreak spread across the world, many people have started working at home during the self-isolation period. There are things you can do to protect you and your family from hackers, malicious malware, spyware, viruses, and others that might do cyber harm.

To keep your data secure offline and avoid identity theft, keep these important steps.

- Place important records and financials in a safe place and lock it shut.
- Stash your wallet or purse there to keep them secure.
- If you have to go out, take what you need and leave your social security card at home.
- Make a copy of your Medicare card and blacken the last four digits. Carry the copy in your wallet.

If anyone asks for your information, ask them why they need it, how they'll use it and safeguard it, and what would happen if you don't share with them.

Shred It

Buy a paper shredder or use your hands to rip records and important documents you don't need anymore. Destroy any prescription bottle labels. If anyone offers free services or products, don't give out your personal information.

Watch Your Mail

Take your outgoing mail to a post office or a PO Box. Remove mail from the mailbox. If you're going on vacation, request a vacation hold. If you order new checks, don't address it to your home, unless your mailbox comes with a lock. If there are any pre-screened offers for credit and insurance, opt-out of them.

When you're online, follow these steps to secure your data. Whether on phone, on the Internet, or by mail, don't offer your information to others, unless you've contacted them first. Be aware of phishing emails. Don't open files, click links or download programs. Contact customer service and ask them if they've sent it. If not, it's a scam.
Remove Private Data

If you buy a new computer, dispose of your old one by removing your private details and use a wipe utility program to clean it. Keep your browser secure over the Internet with an encryption software. Look for the “lock” icon before you send anything online. If you don't see the “lock”, move on.

Keep Passwords Protected

Keep your passwords private and use strong words that hackers won't figure out. Be creative and use passphrases when you substitute numbers with words and letters. Don't store passwords online. For data sharing, limit access to a small group of people. Don't post your personal information on public sites. Secure your Social Security Number. Be as cautious as you're online: ask why they need it, how they'll use it and safeguard it, and what the consequences would be if they don't share it.

Set Your Security Preferences

To keep your device secure and protected from hackers and malware, install security patches like a firewall and anti-virus and anti-spyware software programs. Set your preferences to update those protections often. Update your Operation Systems regularly and automate those software updates. Check to see if your Wifi's protected and use encrypted websites. Also, encrypt data on your USB drives. Don't keep your passwords near your laptop for others to see them. Don't use the log-in feature. When you're finished, log-off and shut down your computer.

Read the website's Privacy Policy on how they would use and store information. If the site doesn't have it, move on to another site. Follow the Principle of Least Privilege (PoLP). Don't use admin rights unless you'll perform specific tasks. Create encrypted portable private data files. Back-up your data and store them in the Cloud. Delete old files from Cloud back-ups. Disable file and media sharing if you don't need it. Share some folders over only the home Wifi network. Finally, overwrite deleted files.

3 Surprising Benefits About Walking Your Dog

Here are 3 surprising benefits about walking your dog that you and your lovable pooch will greatly appreciate and love you for!
1. Health Benefits

It's a well-known fact that exercise is beneficial to your health and wellness. Don't look at walking your pet as a chore. Getting fresh air, vitamin D and taking a short break from your daily tasks or job will help you revitalize your energy, be more productive and be happier overall.

When you take your dog out for a walk you might overlook how beneficial exercise can be for your dog's health too. A daily walk can help keep your dog agile, limber and in great shape. Walking your dog can also help their digestive system and help curb those extra unhealthy pounds.

2. Behavioral Benefits

A scheduled daily walk can also help eliminate or reduce your dog's destructive behaviors that include, chewing, scratching or digging. It will also help because your dog is spending its energy in a healthy way. Taking your dog out for a routine walk will help keep your dog calm, less restless and reduce hyperactivity. For the safety of your furniture and shoes, take your dog for a walk!

If you have an anxious dog, a regular walk can help to build its confidence and trust. Consistently seeing other people, kids and pets will help your dog know that there is nothing to be timid or fearful about. They will slowly learn to be more and more comfortable around humans, animals, vehicles, bikes and new situations and environments when you continue with your regular walking schedule.

When you spend time with your dog, you are helping to strengthen the bond between the two of you and this leads to a trusting relationship. Your dog will also stay away from more attention-seeking behaviors like barking or whining. Remember that dogs are companion animals, they enjoy sharing and spending time. You will rarely see a dog that does not enjoy going for a walk. Be the person that makes them wag their tail and get excited to go outside. There are so many benefits to walking your dog.

Does your work schedule not allow for you to spend time walking your dog? We can take care of that for you. Contact us today, we would love to set up a schedule so that we can take your dog for the walk it deserves.
Are Students Really Responsible for the High Percentage of Student Loan Delinquencies?

As it continues to become more expensive to go to college and even more expensive to graduate from college, it becomes easy to find blame in the borrowers. If they would just pay their loans there wouldn't be an issue, right? After adjusting for inflation, you'll find students are borrowing twice as much as they borrowed a generation ago.

When you're 18 years old do you really understand the interest involved with your student loans? For most students, their focus is on getting money so they'll be able to attend classes at the start of the semester. When they sign on the dotted line, the last thing that crosses most of their minds is paying the loans back six months after they graduate with their heavily priced degrees.

What About the Lenders Roles?

Student debt has become a huge issue over the last fifteen to twenty years. Of course, students do play a role and have some responsibility in this crisis, but what about the lenders? Lenders also have a role in that they continue to charge exorbitant amounts of interest fees, leaving the borrowers broke, out of college, (most without a full-time job lined up) and left to pay back a loan that is two to three times what they originally borrowed.

Between Perkins loans, direct loans, and private loans, students are graduating with over $37,172 in student loan debt. That is up six percent from last year and doesn't look to be getting lower anytime soon. Student loans have become the norm. Whereas in years past federal grants (money you don't have to pay back) and a part-time job were usually enough to cover a 4-year education at a state school, nowadays students can't go to school without taking out a loan or two and working over thirty-six hours a week during the school year.

To put it in perspective, just one generation ago a Pell Grant would cover about three quarters of a student's tuition. Today, if you're lucky, it covers the cost of books for a year. So in order for low-income students to be able to attend college without scholarships, and still a lot of costs to cover, loans are their only option.

How Much is Too Much Debt?

Higher education costs don't stop there. Graduate students are graduating with an upwards of $40,000 in student debt, law students are looking at about $140,000, and those graduating from medical school are facing over $160,000 in student debt. (source)

In 2016, the average median salary for a college graduate is around $50,000. While that's up from 2014 it's still causing graduates to miss payments due to lack of funds. Most try to come
up with the extra money through side hustles but by the time they pay, interest has accumulated causing them to owe more money than they originally owed.

Others have no choice but to go into forbearance without really knowing the consequences. What borrowers fail to understand is that interest continues to accrue and is tacked onto the principal amount.

There is virtually no limit to what lenders can charge in terms of fees and penalties once borrowers go into forbearance or deferment. So while a borrower may start off with a $30,000 student loan, after a few years in forbearance that amount can increase by anywhere between 10 and 20 thousand. So exactly why wouldn't they try and get more money out of you? Allowing a borrower to go into forbearance is an easy way for lenders to get more money out of graduates knowing that their tax refunds and social security payments can be seized to pay back old student loans that increased because of a deferment of forbearance status.

Lenders know they'll get their money which is why they choose to allow borrowers to set themselves up to owe as much money as possible.

**Private Student Loans**

This is especially true when it comes to private student loans. There isn't much data collected on private loans, however, one thing that is known is that private student loans are on the rise. The private loan industry isn't concerned with how much a borrower is able to pay back, they are only concerned that the loan is paid or goes into forbearance or deferment in order for fees to accrue.

So this raises another question. Do students ever get the money they put into their education back? It's been said that those with a Bachelor's degree aren't actually making more money, but those without a Bachelor's degree are just in fact making less money than they were a few years ago.

So why is it that student loan debts, that now pass credit card debt nationally, prevent graduates from being able to benefit from their education?

A big problem (not only on part of the lenders who seem to reap the benefits of forbearance or deferred loans) is that students sign up to get these loans at an age when they don't have much financial planning experience. They fail to see how much interest adds up and that causes them to go into even more debt.

When students are able to get out separate loans for say, books and living expenses EVERY semester they begin to add up. Meaning a borrower can come out of college with as many as seventeen different loans.

Without proper insight on what forbearance, deferment, and default mean when it comes to their loans and interest rate borrowers will continue to add to their financial troubles. Students
should be educated as to the types of loans that are available to them and how to plan on paying them once they graduate.

Most students don't have the right amount of resources that will aid them in learning about student loans, grants, and other ways of paying for higher education. But, this responsibility isn't solely on them. In order to decrease the national student loan debt we must look at the lenders as well.

How can the lenders help students stay current without charging exorbitant fees and interest that will double what their lenders initially borrowed? This, unfortunately, isn't something that looks to be at the top of lenders concerns. Their main concern? Paid loans.

**Advantages of Using a Mortgage Broker Rather Than a Bank Channel**

Are you looking to access the equity in your property? Are you not sure a bank will approve your request? Don’t fret - it isn’t the end of the rope. By going through a mortgage broker rather than using the bank channel, you can rest assured that your needs will be taken care of.

You may not be sure about using a mortgage broker or what the difference is between using this method and using the bank, but we will discuss those differences here, as well as some of the advantages of using a mortgage broker rather than going through the bank to take out a second mortgage, a private mortgage, or access your home equity. Using a private lender might just be the way to go.

**What is the Difference Between Using a Bank and a Mortgage Broker?**

The difference is simple. If you have bad credit or no credit at all, a bank will probably not be able to help you out with your mortgage needs. However, going through a private lender is different. Even if a bank has said “no”, a mortgage broker still may be able to help!

**What are the Advantages of Using a Mortgage Broker?**

- *They offer a wide range of mortgage services.* While a bank may have their hands tied when it comes to what type of loan or mortgage service they can provide you with, a mortgage broker has a lot more wiggle room and can offer numerous types of loans.
- *They deliver personalized services.* A mortgage broker will work with your specific case and get you the best loan for you. Whether that is a second mortgage, a private
mortgage, or something else, they can work with your specific situation and get you squared away.

● **They are more likely to be able to help you than a bank.** Banks are trustworthy, yes. However, it is not always easy to work with them and have them help you with your particular situation. A private lender has more leeway and can get you the help you need.

● **They have expertise in the market.** This is what they do. They are experts in this field and will be sure to provide you with the assistance that you need to find the perfect solution to your needs.

**Where Should You Start?**

If you are looking for friendly, professional experts to help you with your mortgage needs, then ________ might just be what you are looking for. They assist homeowners all across Ontario, specializing in residential properties, but are available to help with commercial property needs as well.

Their expertise includes, but is not limited to, helping homeowners access the equity in their property. If you are a homeowner and looking for expert advice on anything to do with mortgages, then don’t wait! Contact _____ today. “When the bank says no, we say yes”. This is their motto, and with good reason. Contact them today and see why it is your best option.

**Solar Marketing Tips to Double Your Revenue**

As you may have realized already, the majority of the world has gone completely digital. This includes marketing. According to [Web Strategies](#), digital marketing is pacing at around 11% growth per year between 2016 and 2021. Both online video and social media marketing are growing at an exponential rate.

Do you own a solar company? Are you looking for ways to step up your marketing game? Don’t fall behind the curve. Digital marketing is the best way to keep your sales up and get people interested in what you have to offer. It has been averaged that 1 in 5 adults spend an average of 40 hours a week on the internet.
In order to get the word out, you must first put it where people will see it. These days, that would be digital marketing. Below we have listed a few tips that your solar company can use on social marketing to so much as double your revenue.

- **Establish a basic social media presence.** What do we mean by that? Well, in order for people to actually see your advertisements and posts, you need followers. A company needs to establish a presence on social media and gain followers in order to get the word out and gain more clients.
- **Create quality content.** This may seem a bit vague, but the type of content your social media page(s) contain are dependent upon your business and what you have to offer. Be sure to post variety (people get bored with the same type of content) and be sincere in your posts.
- **Start an email marketing thread.** Say hello to your potential clients/customers each week with some new content and industry news. When done correctly, email marketing can increase sales, help you engage with clients, and grow your solar business.
- **Be sure that your website is up to date.** This is important when working with digital marketing because this is typically your landing page (where people will find themselves when they click on a link). If it does not look good, then potential clients probably won’t stay to check it out.

By establishing a presence in the world of digital marketing, your solar company is sure to increase its sales and can even double its revenue. This will take hard work and diligence, but in the end, it is sure to pay off.

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