



Image courtesy of FCA.

Dodging the dog days

How to cost-efficiently cool your home

“Nothing gives a person so much advantage over another as to remain always cool and unruffled under all circumstances.”

Thomas Jefferson

With the summer solstice dawning and the blanket of hot, humid weather dampening across the country, air conditioned buildings are beginning to feel like a refuge.

Unfortunately, these oases cost a fortune for the average family – costs to air condition the average-sized home make up one-half of most American's energy bills during the summer months. While it's not recommended to simply forgo the cooling of the home (just try cooking one dinner in the kitchen without it and you'll see what we mean), there are several techniques and equipment to relieve the burden on your home's air conditioning system and your wallet.

Making one or several of these changes can have significant results – and then maybe you won't have to take so many trips to restaurants just for the relieving temperature.

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This month's recipe, a few laughs and how to connect with us on online.

Cook, Laugh, Connect.

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Image courtesy of Be Brain Fit.

Stay cool for less

How to keep your home cool and your conscience cooler.

Landscaping

For our naturalists out there, cooling a home can be a fun puzzle exercising the green thumb and creative mind.

- Strategically placing vines on the walls of a home provide shade and cooling for windows, where much of the sun's heat escapes into interior rooms. Grown on trellises, vines such as grapevines or ivy are surprising combatants against summer's punch, especially when placed on south- and west-facing walls.
- Avoid landscaping with uncovered rocks, asphalt, or dark cement, particularly near south- and west-facing walls. These lawn additions trap and reflect heat remarkably well and your house may be receiving the brunt of it.
- Strategically-planted trees – namely deciduous and evergreen types – shade heat absorbing areas around the home and can even cool warm air as it passes through their branches. Water evaporates off of these particularly dense and leafy trees, working to cool the air much like how the human body perspires to regulate temperature in hot conditions. Air beneath a tree's leafy canopy can be 3 to 6 degrees cooler than the surrounding area – and when the thermostat hits 95 degrees, that's no small change.

Gadgets and gizmos

While not always necessary purchases, there are certain pieces of equipment your home should be outfitted with if you don't want to completely reinvent the wheel every summer.

A new air conditioner could be in the cards for you

this summer. According to the U.S. Government Energy Saver guide, a 10-year-old air conditioner could be functioning at half the efficiency as a new one. This also means twice the cost. Testing and servicing your machine every summer is an excellent way to ensure you are getting the most bang for your buck when cooling your home.

Experts claim a properly-functioning machine should maintain a discharge air temperature of 14 to 20 degrees cooler than the return air. A house thermostat should do you just fine when taking your home's temperature. If the discharge air is any warmer than this, call in a professional to evaluate the machine for maintenance or replacement.

For homeowners looking to invest in long-term cooling techniques, replacing your roof with a cool roof may be the first step. Cool roofs are designed to reflect heat using highly reflective types of paint, tiles, shingles and roof coverings. While traditional roofs are highly absorbent, especially of the sun's rays on a hot summer day, cool roofs can stay nearly 50 degrees cooler. Just like your head to your body, roofs are the most significant absorbers and releasers of heat in your home.

Simple tips and tricks

Cooling your home effectively is not just the work of your air conditioning system or fancy accessories – it takes a community striving to live consciously to keep the heat out of the home and the money in the pocket. There are several small tweaks that, when implemented in combination with a working air conditioner, can improve the results of your home's cooling system.

- Open windows and use ceiling fans instead of the air conditioner, when possible. Properly functioning fans push cool air downward and hot air upward, creating a

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comfortable circulation that can often suffice to keep a room cool.

- Buddy up your air conditioner with a fan to make sure the cooler air is spreading adequately around the room.
- Don't keep electronics plugged in around your air conditioner – the heat from their electricity can cause the machine to run longer and work harder than needed. Along these lines, keep your electronics plugged into power strips away from your air conditioner and shut the strip off when not in use.
- White is totally in this July. Install as many white drapes, curtains, shutters and blinds as you can to replace window accessories that may be absorbing more heat than you'd think. Non-reflective colors, like white, can reduce the window's power to trap heat. While you're at the sill, evaluate the state of the window's seals – cracked or peeling seals around the glass can be letting hot air in while making it easy for cool air to escape. Clog those suckers up! Awnings aren't a bad idea, either.



Names: Michael Fletcher and David Mingrino

Something interesting about yourself: Michael works for the Veterans Administration in Health Services Research and has been authored in numerous journals for VA studies. David is an actor, director, stage manager and works for In-home supportive services for the state of CA, and has modeled for numerous art classes and artists.

What brought you to Superior? Michael did a lot of research into these debt reduction companies and found that Superior Debt had the best reputation.

How many accounts did you have when you started and about how much debt? We had ten accounts to settle and our debt got up to \$45,000.

What was the hardest thing about being in debt? The hardest thing about being in debt was breathing. After the economy tanked, both of us lost our jobs. We needed the credit to help with taxes and a few mortgage payments. We always kept up with our payments. After we were working again, the credit companies lowered our limit for no reason. We were NEVER late on a payment, so what that did was change our ratio between our limit and our debt, so they all

Client of the month

Each month we honor an SDS client who has shown commitment to the program in the face of extreme challenge. We hope this story encourages you in your own hardships.

raised the percentage rate. We were pissed because they raised our minimum payments and we couldn't get the principle paid down fast enough. We saw the writing on the walls and we were sinking.

How did being in the program change the way you thought about money? Just about looking at every penny spent, without being ridiculous about it. We became very conscious about spending and saving.

How many accounts do you have left to settle? We now have no open accounts and are credit card debt free. Are those angels I hear singing in the distance?

Do you have any advice for those just entering the program? As hard as it may be, trust them. They got us through every bump and halt that some of the companies wanted to throw at us. Between legal questions and general anxiety, they were RIGHT THERE TO HELP. They even let us skip a few payments due do some unforeseen expenses. If you are at the place where you feel you need to consider a debt reduction company, you have found the right one. Best of luck. It feels REAL good when you are done.

Cooking Without Credit

Fresh summer salsa from Alton Brown

Ingredients

- 6 Roma tomatoes, chopped
- 4 garlic cloves, minced
- 2 seeded and minced jalapenos, plus 2 roasted, skinned and chopped jalapenos
- 1 red bell pepper, fine dice
- 1/2 red onion, fine chopped
- 2 dry ancho chiles, seeded, cut into short strips and snipped into pieces
- 1 tablespoon olive oil
- 1 lime, juiced
- Chili powder, salt, and pepper, to taste
- Fresh scallions, cilantro or parsley, to taste



Directions (It doesn't get much easier than this.)

In a bowl, combine all ingredients. Place in refrigerator for up to 12 hours for flavor infusion.

Serve with tortilla chips.

Laughing Matters

“Last week the U.S. was eliminated by Belgium at the World Cup. And next week Belgium will be eliminated by drones.”
Seth Myers

“It's Icelandic Independence Day. Happy Independence Day, Iceland, or as it will be known in 50 years — Waterland.”
Craig Ferguson

There's two fish in a tank. One turns to the other and says, “You man the guns, I'll drive.”

Q: What do you call a shark with no arms and legs in a pool?

A: Bob.

Connect with Superior

For more money-saving tips and a place to give us feedback, check out our blog at <http://superiordebtrelief.com/blog> or follow us on Facebook and Twitter [@SuperiorDebt](#).

Refer-a-Friend

Know someone who could also benefit from our services?

Stay Up-to-Date on Debt, Online

Who We Are

Established in 1998, Superior Debt Services is a debt relief company committed to ethically helping consumers lower their credit card debt while encouraging healthy financial habits. Find out more at superiordebtrelief.com.