



Consumer News & Views

THE OFFICIAL MONTHLY NEWSLETTER OF THE AMERICAN CONSUMER COUNCIL



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Consumer Confidence Increases in June



Consumer confidence improved in June to its highest level since January 2022. The Conference Board Consumer Confidence Index® increased in June to 109.7 (1985=100), up from 102.5 in May.

The 12-month forward inflation expectations gauge fell to 6 percent in June, the lowest reading since December 2020.

- Greater confidence was most evident among consumers under age 35, and consumers earning incomes over \$35,000.
- Income expectations ticked down slightly in June, new questions included in this month’s release found a notably brighter outlook for consumers’ family finances.
- 23.7% of consumers said business conditions were “good,” up from 19.7% last month.
- 16.3% said business conditions were “bad,” down from 16.7%.
- 46.8% of consumers said jobs were “plentiful,” up from 43.3%.
- 12.4% of consumers said jobs were “hard to get,” slightly lower than 12.6% last month.
- Although consumer confidence has increased, plans to purchase autos and homes have slowed, after picking up earlier in 2023.

The **Present Situation Index**—based on consumers’ assessment of current business and labor market conditions—rose to 155.3 (1985=100) from 148.9 last month.

The **Expectations Index**—based on consumers’ short-term outlook for income, business, and labor market conditions—rose to 79.3 (1985=100) from 71.5 in May.

SPECIAL NOTICE FROM ACC'S PRESIDENT & CEO **REGARDING SCAM CALLS TO CONSUMERS**

DEAR MEMBERS AND CONSUMERS:

OVER THE PAST SEVERAL WEEKS, A ROGUE OUTFIT OPERATING UNDER THE GUISE OF THE "CONSUMER COUNCIL" HAS BEEN MAKING THOUSANDS OF ROBO CALLS TO CONSUMERS ACROSS THE COUNTRY TRYING TO SELL A VARIETY OF QUESTIONABLE SERVICES INCLUDING INSURANCE POLICIES, PRODUCT WARRANTIES AND HOME PROTECTION PLANS. WE BECAME AWARE OF THIS GROUP AFTER NUMEROUS CALLS AND COMPLAINTS TO THE AMERICAN CONSUMER COUNCIL (ACC).

UNFORTUNATELY, SEVERAL OUTRAGED CONSUMERS HAVE TAKEN TO SOCIAL MEDIA TO POST VERY NEGATIVE MESSAGES ABOUT ACC WITHOUT KNOWING THAT ACC HAS ABSOLUTELY NO RELATIONSHIP OR INVOLVEMENT WITH THIS ROGUE OUTFIT.

LET ME STATE EMPHATICALLY THESE CALLS ARE NOT COMING FROM THE AMERICAN CONSUMER COUNCIL. AS A NON-PROFIT ORGANIZATION, WE WILL NEVER CALL YOU TO SELL THESE KINDS OF PRODUCTS OR SERVICES. FURTHERMORE, ACC DOES NOT SELL, LEASE, RENT OR SHARE ITS CONFIDENTIAL MEMBERSHIP DATA WITH ANYONE! SO, IF YOU'RE ONE OF OUR 370,000+ MEMBERS ACROSS THE USA, YOUR MEMBERSHIP DATA IS SAFE AND CONFIDENTIAL.

ACC IS WORKING CLOSELY WITH FEDERAL AND STATE LAW ENFORCEMENT AGENCIES AS WELL AS THE FEDERAL TRADE COMMISSION (FTC) TO ASCERTAIN THE IDENTITY OF THESE SCAMMERS, WHO ARE MISREPRESENTING THEMSELVES AS THE "CONSUMER COUNCIL," IN AN EFFORT TO ISSUE CEASE-AND-DESIST ORDERS.

IF YOU RECEIVE A CALL FROM THESE SCAMMERS, OUR BEST ADVICE IS THE FOLLOWING:

- 1. IF YOU DO NOT RECOGNIZE THE INCOMING PHONE NUMBER, DO NOT ANSWER THE CALL.**
- 2. IF YOU ANSWER AND THE CALLER STARTS SELLING YOU SOMETHING, HANG-UP IMMEDIATELY. DO NOT ENGAGE THEM IN A CONVERSATION. DOING SO, ONLY VALIDATES YOUR TELEPHONE NUMBER AND INVITES MORE CALLS FROM THESE SCAMMERS.**
- 3. IF YOU ARE ABLE TO IDENTIFY THE INCOMING PHONE NUMBER ON YOUR PHONE, PLEASE JOT IT DOWN AND SEND US AN EMAIL SO WE CAN SHARE IT WITH LAW ENFORCEMENT AGENCIES AND THE FTC. OUR EMAIL IS: INFO@AMERICANCONSUMERCOUNCIL.ORG**

THANK YOU FOR YOUR UNDERSTANDING, COOPERATION AND CONTINUED SUPPORT OF ACC.

SINCERELY,

**THOMAS HINTON
PRESIDENT & CEO**

Consumer Confidence at 17-month High as Housing Market Regains Strength



U.S. consumer confidence increased in June to the highest level in nearly 1-1/2 years amid renewed labor market optimism, while business spending appeared to hold up in May, indicating the economy remained on solid footing despite fears of a recession.

Hopes that the economy could avoid a downturn in the near-term were also bolstered by other reports on Tuesday signaling a housing market revival was likely underway, with new home sales racing to a 15-month high in May and monthly house prices rising again in April.

The upbeat data, however, suggested the Federal Reserve will likely have to continue raising interest rates to slow demand in the overall economy. The U.S. central bank, which has raised its policy rate by 500 basis points since March 2022, signaled this month that two additional rate hikes were warranted this year.

"The U.S. economy continues to steadily defy expectations and the fact that it is doing so without lots of hoopla is a good thing," said Jennifer Lee, a senior economist at BMO Capital Markets in Toronto.

Consumers under the age of 35, and those with an annual income of more than \$35,000 were the main drivers of confidence this month. Consumers, however, continued to expect a recession at some point over the next six to 12 months.

But they grew more upbeat on the labor market, with the share viewing jobs as "plentiful" rising and the proportion of those saying jobs were "hard to get" falling.

The survey's so-called labor market differential, derived from data on respondents' views on whether jobs are plentiful or hard to get, rose to 34.4 from 30.7 in May, a sign labor market conditions remain tight despite first-time applications for state unemployment benefits hovering at more than 1-1/2-year highs. This measure correlates to the unemployment rate in the Labor Department's closely followed employment report. Though income expectations eased a bit, consumers were generally optimistic about family finances.



"This might reflect consumers' belief that labor market conditions will remain favorable and that there will be further declines in inflation ahead," said Dana Peterson, chief economist at The Conference Board in Washington.

But consumers' buying plans softened, with fewer households intending to purchase motor vehicles, major appliances and houses over the next six months. Vacation was also not on many consumers' minds. But economists cautioned there was no strong correlation between buying plans and consumer spending.

U.S. stocks were trading higher. The dollar slipped against a basket of currencies. U.S. Treasury prices fell.

FLOOR FOR HOUSING

The run of positive economic news was extended by a separate report from the Commerce Department showing orders for non-defense capital goods excluding aircraft, a closely watched proxy for business spending plans, increased 0.7% in May. The rise in orders for these so-called core capital goods handily beat economists' expectations for them to be unchanged.

Though a downward revision to April's increase to 0.6% from 1.3% took some of the shine from the data, business spending was holding up despite the pain from higher borrowing costs. There were notable increases in orders for electrical equipment, appliances and components as well as machinery.

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Shipments of core capital goods gained 0.2% in May after climbing 0.4% in April. Nondefense capital goods shipments including aircraft surged 3.4%. These feed into the calculation of equipment spending in the gross domestic product measurement.

Business spending on equipment has declined for two straight quarters, the first back-to-back decline since 2020.

"We may not be out of the woods yet, but back-to-back gains in core capital goods orders more broadly point to a potential bottoming out in spending and upside for second-quarter equipment spending," said Tim Quinlan, a senior economist at Wells Fargo in Charlotte, North Carolina.

The housing market appears to have found a floor and could even be recovering. A third report from the Commerce Department showed new home sales jumped 12.2% to a seasonally adjusted annual rate of 763,000 units last month, the highest level since February 2022, benefiting from a dearth of previously owned homes available for sale.

Economists had forecast new home sales, which account for a small share of U.S. home sales, slipping to a rate of 675,000 units. Sales shot up 20.0% on a year-on-year basis in May. New home sales are counted at the signing of a contract, making them a leading indicator of the housing market.

While new home sales can be volatile on a month-to-month basis, they added to data last week showing homebuilder confidence positive in June for the first time in 11 months. Housing starts surged in May and home resales edged up.

A fourth report from the Federal Housing Finance Agency showed monthly house prices rising 0.7% in April after gaining 0.5% in March. Prices increased 3.1% in the 12 months through April after advancing 3.7% in March.

"Strength in housing suggests risks for the Fed's goal of a return to 2% inflation over the medium term," said Veronica Clark, an economist at Citigroup in New York. "Housing strength over the summer also supports our base case of further rate hikes sooner rather than later."



How to Quickly Recognize Text Scams

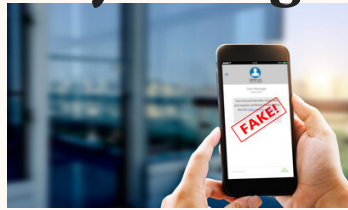
Spam has been a part of our digital lives for decades, and many of us are savvy enough to easily detect fake email. But how do you identify a fake text message? The basics are, not surprisingly, much the same. Here is everything you need to know to identify fake text messages and avoid falling for scams, fraudulent messages, and other unwanted texting spam.

The message is not specifically for you

It's pretty likely that you exchange text messages with a relatively small group of people – friends, family and co-workers. Most people don't get a lot of "cold call" texts from people they don't know, so a message from someone you don't know, or a simple "Hello" directed to no one in particular, is a big red flag. A group message or a text that doesn't immediately seem directed to you isn't necessarily spam, but it probably is. Treat it with caution.

It's chock full of spelling and grammatical errors

For whatever reason, spammers who specialize in sending fake messages seem especially bad at grammar and spelling. That's good news for us, because any text purporting to come from a large, legitimate business will ensure its texts are letter perfect. If you get a text that has obvious errors and it's not from a close friend, you can assume it's fake.



The message promises freebies

Sweepstakes, giveaways and prizes are the stock and trade of the modern marketing industry, so just because you get a text that promises free stuff, that doesn't automatically imply you've gotten a fake test. But there's a good chance it's spam – look for the context clues. If you've been told you have already won, and you simply need to complete some steps to claim your prize, that should definitely smell fishy.

You should never give away personal information or spend money to get money – these are the telltale signs of a digital scam.

The message demands immediate action

One common trick that spammers and fraudsters use is to install a sense of urgency in their message – whether it's to convince you that the message is coming from a friend who needs immediate financial assistance, the IRS looking for a missing payment, or a company warning that you have a problem with your car, house, or some other asset and need to pay some money right away to resolve the issue.

If you ever get a text message looking for urgent action, verify the problem is real independently, whether that's by phone or email. Don't use any links or phone numbers provided in the text message as part of your independent verification.

It contains mysterious links

Fraudulent texters and spammers try to disguise themselves, so they might include unidentified links in their messages. Never tap a link that doesn't come from someone you know – the link could lead to a phishing site or contain malware. In fact, you can generally assume any text you get from an unknown party that has mysterious links is probably fake.

The message is from a bank or some other financial institution

As a general rule, financial institutions don't contact customers via text message, and those that do won't ask for personal details or demand payments that way. Often, spammers won't know who you bank with, so you might get text messages from a bank you don't even have an account with.

It's come from an unusual number

Finally, beware of texts from unknown parties – either phone numbers you don't recognize or, worse, lengthy numbers that don't conform to the standard usual 10-digit domestic phone number convention. Texts from international numbers or automated systems can generate these awkward numbers and they are tell-tale signs that you're getting something from a spammer and can safely ignore it.



Scientists warn rapid melting of Himalayan glaciers will impact every one of us

Glaciers in the Hindu Kush region of the Himalaya mountains are melting at the fastest rate ever and could shed as much as 80% of their ice by the end of this century if global warming continues unchecked, a group of international scientists warned in an alarming new report.

The study says the melting of the glaciers will directly impact billions of people in Asia — causing floods, landslides, avalanches and food shortages as farmland is inundated. Indirectly, the melting of such a vast reserve of fresh water could impact countries as far away as the United States, even the whole of humanity, according to the report by the Nepal-based International Centre for Integrated Mountain Development (ICIMOD).

The academic paper warns the ice and snow reserves in the Hindu Kush Himalayas (HKH) region are melting at an "unprecedented" rate and that the environmental changes to the sensitive region are "largely irreversible."

The HKH region spans roughly 2,175 miles, from Afghanistan to Myanmar, and is home to the highest mountains in the world, including Mount Everest. It contains the largest volume of ice on Earth outside the two polar regions and is the source of water for 12 rivers that flow through 16 Asian nations.

Those rivers provide fresh water to some 240 million people living in the HKH region, and about 1.65 billion people further downstream, the report says.

For all of those people, the melting of the glaciers would be a disaster. The report says they will face extreme weather events and crop loss that will force mass-migration.

Deadly floods and avalanches in the Himalayan region have already increased over the past decade or so, and scientists have linked the greater frequency and intensity of the disasters to climate change and global warming.



The ICIMOD report lays out three potential scenarios for the glaciers of the HKH: If there is a 1.5-2 degree Celsius increase in the Earth's average temperature above pre-industrial levels, the glaciers will lose 30% to 50% of their ice volume by 2100. If the global temperature rises by 3 degrees Celsius, the glaciers could lose 75% of their ice and, with a 4-degree rise, the researchers say there will be a loss of up to 80% of the ice in the HKH.

"These projections are of very high confidence as we say in the scientific language," Dr. Philippus Wester, the ICIMOD's Chief Scientist on Water Resources Management and the lead editor of the report, told CBS News. "In layman's language, it means we have no doubt whatsoever that at 2 degrees Celsius global warming, we will lose 50% of the glacial ice mass in the region."

The report notes that the Himalayan glaciers lost ice at a rate 65% faster between 2010 and 2019 than over the previous decade (2001-2010).

"This is a lot, this is alarming," Wester told CBS News. "On human time scales, we have never seen glacial melt this rapid, this fast... this is unprecedented."

Other research shows Mount Everest's glaciers have lost the equivalent of 2,000 years' worth of ice over just the past three decades. In a 2019 report, the ICIMOD said the Himalayan glaciers of the region would lose at least one third of their ice if the average global temperature was limited to 1.5 degrees Celsius. But with new technology and more data becoming available over the last five years, the scientists found circumstances worse than they expected, Wester said.



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Global impact of the melting Himalayan glaciers
The impacts of the rapid glacial melt in the Himalayas will be felt around the world, Izabella Koziell, deputy director general of the ICIMOD, CBS News this week [video available at the top of this article].

"Even if this feels remote to us sitting far away, it is going to affect us – whether that is through mass people movement or sea-level rise. When the glaciers in the Himalayas melt, the ice sheets in Greenland, Arctic and Antarctic are also melting. This means there will be sea level rise, there will be quite dramatic changes in ocean circulation as a result of increase in fresh water into oceans, and this will have huge impacts on us," Koziell said.

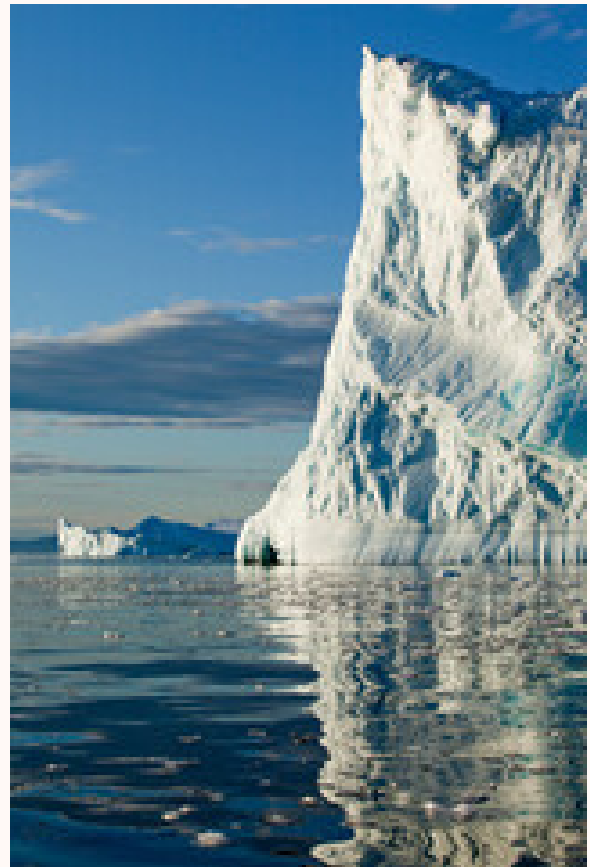
"The people who are losing their livelihoods, of which there are 2 billion people – that's a quarter of the world's population – where will they go? They will have to go and find safer places and we will have to offer those safer places for them to live," Koziell said.

Earlier this month, scientists warned at the Bonn Climate Change Conference of the worrying speed and scale of ice-melt worldwide. Another study, published last year, said the Arctic could start to see periods during the summer without any ice remaining at all by 2030, even if emissions are cut drastically.

"Clarion call" for urgent climate action

Scientists are calling for urgent action to slow global warming to preserve as much of the ice mass in the Himalayas as possible.

"To prevent additional ice loss, greenhouse gas emissions must be reduced through the use of clean and renewable energy sources... cooperation among Himalayan nations and international organizations is required," Professor Anjal Prakash, an author on the United Nations' Intergovernmental Panel on Climate Change (IPCC), told CBS News.



"We need to reduce our greenhouse gas emissions as quickly as we can. The less melt we have, the better it is because it takes such a long time to recover from that loss," the ICIMOD's lead editor Wester told CBS News.

The U.N.'s IPCC says limiting warming to around 1.5 degrees Celsius requires global greenhouse gas emissions to peak before 2025, and be reduced by 43% by 2030. The world is not currently on course to keep those targets within reach.

"This is a clarion call," Wester told CBS News. "The world is not doing enough because we are still seeing an increase in the emissions year-on-year. We are not even at the point of a turnaround in terms of emissions."

"The change we are causing now will not stop even if we keep emissions at current levels," Koziell told CBS News, but she added that "all hope is not lost."

"If we commit to decarbonisation now, we still have an open window. We seriously need to keep that window open," Koziell said. "We need to seriously commit to reducing greenhouse gas emissions, and whatever investments we make now, will be a benefit for the future."

Simple Tips to Sleep Better

Making changes to your diet and lifestyle may help improve sleep quality. Certain supplements and natural remedies could also be beneficial.

A good night's sleep is just as important as regular exercise and a healthy diet.

Research shows that poor sleep has immediate negative effects on your hormones, exercise performance, and brain function.

It can also cause weight gain and increase disease risk in both adults and children.

In contrast, good sleep can help you eat less, exercise better, and be healthier.

Over the past few decades, both sleep quality and quantity has declined. In fact, many people regularly get poor sleep.

If you want to optimize your health or lose weight, getting a good night's sleep is one of the most important things you can do.

Here are 17 evidence-based tips to sleep better at night.

1. Increase bright light exposure during the day

Your body has a natural time-keeping clock known as your circadian rhythm.

It affects your brain, body, and hormones, helping you stay awake and telling your body when it's time to sleep.

Natural sunlight or bright light during the day helps keep your circadian rhythm healthy. This improves daytime energy, as well as nighttime sleep quality and duration.

In people with insomnia, daytime bright light exposure improved sleep quality and duration[Trusted Source](#). It also reduced the time it took to fall asleep by 83%.

A similar study in older adults found that 2 hours[Trusted Source](#) of bright light exposure during the day increased the amount of sleep by 2 hours and sleep efficiency by 80%.

While most research involves people with severe sleep issues, daily light exposure will most likely help you even if you experience average sleep.

Try getting daily sunlight exposure or — if this is not practical — invest in an artificial bright light device or bulbs.



2. Reduce blue light exposure in the evening

Exposure to light during the day is beneficial, but nighttime light exposure has the opposite effect. Again, this is due to its effect on your circadian rhythm, tricking your brain into thinking it's still daytime. This reduces hormones like melatonin, which help you relax and get deep sleep.

Blue light — which electronic devices like smartphones and computers emit in large amounts — is the worst in this regard.

There are several popular methods you can use to reduce nighttime blue light exposure. These include:

- Wear glasses that block blue light.
- Download an app such as f.lux to block blue light on your laptop or computer.
- Install an app that blocks blue light on your smartphone. These are available for both iPhones and Android models.
- Stop watching TV and turn off any bright lights 2 hours before heading to bed.

3. Don't consume caffeine late in the day

Caffeine has numerous benefits and is consumed by 90% of the U.S. population. A single dose can enhance focus, energy, and sports performance.

However, when consumed late in the day, caffeine stimulates your nervous system and may stop your body from naturally relaxing at night.

In one study[Trusted Source](#), consuming caffeine up to 6 hours before bed significantly worsened sleep quality.

Caffeine can stay elevated in your blood for 6–8 hours. Therefore, drinking large amounts of coffee after 3–4 p.m. is not recommended, especially if you're sensitive to caffeine or have trouble sleeping. If you do crave a cup of coffee in the late afternoon or evening, stick with decaffeinated coffee. **CONTINUED ON P.8**

CONTINUED**4. Reduce irregular or long daytime naps**

While short power naps are beneficial, long or irregular napping during the day can negatively affect your sleep. Sleeping in the daytime can confuse your internal clock, meaning that you may struggle to sleep at night.

In fact, in one study, participants ended up being sleepier during the day after taking daytime naps. Another study noted that while napping for 30 minutes or less can enhance daytime brain function, longer naps can harm health and sleep quality.

However, some studies demonstrate that those who are used to taking regular daytime naps don't experience poor sleep quality or disrupted sleep at night.

If you take regular daytime naps and sleep well, you shouldn't worry. The effects of napping depend on the individual.

5. Try to sleep and wake at consistent times

Your body's circadian rhythm functions on a set loop, aligning itself with sunrise and sunset.

Being consistent with your sleep and waking times can aid long-term sleep quality.

One study noted that participants who had irregular sleeping patterns and went to bed late on the weekends reported poor sleep. Other studies have highlighted that irregular sleep patterns can alter your circadian rhythm and levels of melatonin, which signal your brain to sleep.

If you struggle with sleep, try to get in the habit of waking up and going to bed at similar times. After several weeks, you may not even need an alarm.

6. Take a melatonin supplement

Melatonin is a key sleep hormone that tells your brain when it's time to relax and head to bed.

Melatonin supplements are an extremely popular sleep aid. Often used to treat insomnia, melatonin may be one of the easiest ways to fall asleep faster.

In one study, taking 2 mg of melatonin before bed improved sleep quality and energy the next day and helped people fall asleep faster.

Melatonin is also useful when traveling and [adjusting to a new time zone](#)^{Trusted Source}, as it helps your body's circadian rhythm return to normal.

In some countries, you need a prescription for melatonin. In others, melatonin is widely available in stores or online. Take around 1-5 mg 30-60 minutes before bed.

Start with a low dose to assess your tolerance and then increase it slowly as needed. Since melatonin may alter brain chemistry, it's advised that you check with a healthcare provider before use.

7. Consider these other supplements

Several supplements can induce relaxation and help you sleep, including:

- Ginkgo biloba: A natural herb with many benefits, it may aid sleep, relaxation, and stress reduction, but the evidence is limited. Take 250 mg 30-60 minutes before bed.
- Glycine: A few studies show that taking 3 grams of the amino acid glycine can improve sleep quality.
- Valerian root: Several studies suggest that valerian can help you fall asleep and improve sleep quality. Take 500 mg before bed.
- Magnesium: Responsible for over 600 reactions within your body, magnesium can improve relaxation and enhance sleep quality.
- L-theanine: An amino acid, L-theanine can improve relaxation and sleep. Take 100-200 mg before bed.
- Lavender: A powerful herb with many health benefits, lavender can induce a calming and sedentary effect to improve sleep. Take 80-160 mg containing 25-46% linalool.

Make sure to only try these supplements one at a time. While they're not a magic bullet for sleep issues, they can be useful when combined with other natural sleeping strategies.

8. Don't drink alcohol

Having a couple of drinks at night can negatively affect your sleep and hormones.

Alcohol is known to cause or increase the symptoms of sleep apnea, snoring, and disrupted sleep patterns. It also alters nighttime melatonin production, which plays a key role in your body's circadian rhythm.

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CONTINUED**9. Optimize your bedroom environment**

Many people believe that the bedroom environment and its setup are key factors in getting a good night's sleep. These factors include temperature, noise, external lights, and furniture arrangement.

Numerous studies point out that external noise, often from traffic, can cause poor sleep and long-term health issues. In one study on the bedroom environment of women, around 50% of participants noticed improved sleep quality when noise and light diminished.

To optimize your bedroom environment, try to minimize external noise, light, and artificial lights from devices like alarm clocks. Make sure your bedroom is a quiet, relaxing, clean, and enjoyable place.

10. Set your bedroom temperature

Body and bedroom temperature can also profoundly affect sleep quality. As you may have experienced during the summer or in hot locations, it can be very hard to get a good night's sleep when it's too warm.

One study found that bedroom temperature affected sleep quality more than external noise. Other studies reveal that increased body and bedroom temperature can decrease sleep quality and increase wakefulness.

Around 70°F (20°C) seems to be a comfortable temperature for most people, although it depends on your preferences and habits.

11. Don't eat late in the evening

Eating late at night may negatively affect both sleep quality and the natural release of HGH and melatonin.

That said, the quality and type of your late-night snack may play a role as well. In one study a high carb meal eaten 4 hours before bed helped people fall asleep faster. Interestingly, one study discovered that a low carb diet also improved sleep, indicating that carbs aren't always necessary, especially if you're used to a low carb diet.

**12. Relax and clear your mind in the evening**

Many people have a pre-sleep routine that helps them relax. Relaxation techniques before bed have been shown to improve sleep quality and are another common technique used to treat insomnia.

In one study, a relaxing massage improved sleep quality in people who were ill.

Strategies include listening to relaxing music, reading a book, taking a hot bath, meditating, deep breathing, and visualization.

Try out different methods and find what works best for you.

13. Take a relaxing bath or shower

A relaxing bath or shower is another popular way to sleep better. Studies indicate that they can help improve overall sleep quality and help people — especially older adults — fall asleep faster.

In one study, taking a hot bath 90 minutes before bed improved sleep quality and helped people get more deep sleep. Alternatively, if you don't want to take a full bath at night, simply bathing your feet in hot water can help you relax and improve sleep.

14. Get a comfortable bed, mattress, and pillow

Some people wonder why they always sleep better in a hotel. Apart from the relaxing environment, bed quality can also affect sleep.

One study looked at the benefits of a new mattress for 28 days, revealing that it reduced back pain by 57%, shoulder pain by 60%, and back stiffness by 59%. It also improved sleep quality by 60%.

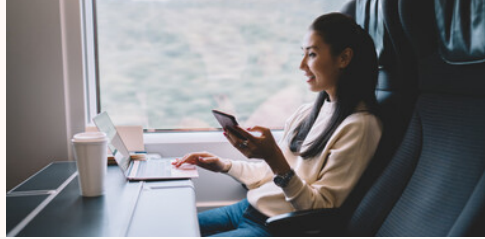
Other studies point out that new bedding can enhance sleep. Additionally, poor quality bedding can lead to increased lower back pain. The best mattress and bedding are extremely subjective. If you're upgrading your bedding, base your choice on personal preference.

It's recommended that you upgrade your bedding at least every 5–8 years.

If you haven't replaced your mattress or bedding for several years, this can be a very quick fix.

Many ways to sleep better exist. Try these tried and true methods to get better zzz's and to awake refreshed and ready to take on the day!

How to Keep Your Digital Devices Safe While You Travel



We are now well into summer... and that means many vacations await us! The sunshine, BBQs, different countries and states all pave the way for incredible memories to be made. However, this opens the risk to having something unfortunate happen to your digital devices.

Here is how to keep your digital devices safe while you travel this summer:

1. Keep your phone cool

Batteries inside mobile devices are at risk of permanent damage if exposed to long periods of extreme heat. You need to ensure that any devices are kept cool when out enjoying the sunshine.

Internal components that help devices run, also generate heat inside and when a device gets too hot, they will take measures to cool themselves down. When your phone overheats, you could find apps will run slower and your phone might not perform as it should.

When not using your device, make sure it is kept in the shade, ideally in a bag or under furniture. Keep devices face down and keep them out of direct sunlight.

2. Avoid making a splash

Jumping straight into a cool pool on a hot day can be really tempting, although finding your phone in your pocket afterwards could cause concern. Water damage can cause major damage to your phone, with some older models not made to be waterproof.

Areas around swimming pools can quickly become flooded as people get in and out of the water and if your phone is at the bottom of a beach bag, it could get wet, without you even noticing. Before getting in the water, ensure your phone or other devices are inside a plastic wallet to avoid them getting wet. [Water-proof phone pouches](#) can be bought online for affordable prices, which can help keep your phone dry whilst out swimming.

3. Is your tech actually waterproof?

Most modern phones are water resistant but what does that actually mean when it comes to your device? Modern tech can withstand some water but this doesn't mean it should be taken into the water with you.

Some devices are only designed to be submerged in water for a short amount of time. This means it's best to remove your device from your pockets or on your person before getting into the water.

Headphones are also at risk, especially if you're using them to enjoy music by the pool. AirPods are water resistant but not waterproof, so whilst they could handle a little moisture, forgetting to take them out before going for a swim could end in disaster.

4. Keep your tech safe

Items can easily get misplaced or stolen whilst on holiday, even if you feel fully secure of your surroundings. The easiest way to keep tech safe is to leave your valuables in your hotel room, especially inside a safe if there is one available.

Keeping your devices inside your room will give you peace of mind that your tech is safe. Both Androids and iPhones have apps to track your phones and even allow you to block and hard lock your device if it is taken.

5. Take out insurance

Taking out insurance on your device can give you reassurance in case anything happens to your electronics. Insurance on your valuables can cover a fraction of the cost of your device to help replace any electronics.

Before purchasing holiday insurance with device cover, check if your current insurance covers devices while abroad, which could save you money with a cheaper policy. If your current insurance doesn't cover devices abroad, then it is worth looking for a holiday insurance policy that will include gadget cover.

Keep your devices and your peace of mind protected this season to have the best summer ever!

Recession Chances Have Lowered--but we are not out of the woods yet

Many CEOs, investors and economists had penciled in 2023 as the year when a recession would hit the American economy. The thinking was that the US economy would grind to a halt because the Federal Reserve was effectively slamming the brakes to squash inflation. Businesses would lay off workers and inflation-weary Americans would slash spending.

But the case for a 2023 US recession is crumbling for a simple reason: America's jobs market is way too strong.

Hiring unexpectedly accelerated again last month, with employers adding an impressive 339,000 jobs in May. Not only is that more than any major forecaster expected, but it's more jobs than the US economy added in any single month in 2019, a very strong year for the jobs market.

"This economy is incredibly resilient, despite all the slings and arrows – despite the banking crisis, rate hikes, the debt ceiling," Mark Zandi, chief economist at Moody's Analytics, told CNN in a phone interview on Friday.

Zandi is growing more confident that 2023 won't be the year when a downturn will begin.

"For this year, given these jobs numbers, it's hard to see a recession. Increasingly, the odds of a recession this year are fading," Zandi said. "A lot of economists who have called for a recession are now in the uncomfortable position of pushing back the start date."

Although it's possible, things would have to deteriorate very quickly in the economy, and the jobs market specifically, for a downturn to start this year.

"We're running out of time for a 2023 recession," Justin Wolfers, an economics professor at the University of Michigan, told CNN. "We've never had a recession when the labor market was running this hot. In fact, it would be absurd to use r-word at a time when we're creating jobs at this rate."

Not only did nonfarm payrolls soar by 339,000 jobs in May, but the government revised the prior two months of job growth significantly higher, too. Now the Bureau of Labor Statistics says payrolls increased by 217,000 jobs in March and 294,000 in April.



That's miles away from the dark predictions issued not long ago. Last fall, Bank of America warned payrolls would begin shrinking in early 2023, translating to the loss of about 175,000 jobs a month during the first quarter followed by job losses through much of the year.

Conflicting signals

Some companies are indeed cutting jobs, especially in the tech and media industries.

The number of announced job cuts has quadrupled so far this year, according to Challenger, Gray & Christmas. But the economic indicators suggest many people who are laid off are quickly getting rehired.

Friday's jobs report did offer some conflicting signals, especially in the household survey, which economists put less weight on because it tends to be noisier.

The household survey showed the unemployment rate, which had been tied for a 53-year low, jumped by 0.3 percentage points – the most since April 2020 – as employment fell sharply.

Yet Wolfers noted the three-month moving average for the unemployment remains extremely low at 3.5%. He described the jobs market as "really freaking good" and said the latest report further disputes the notion that the US economy is already in recession – a belief many Americans have. (In a May CNN poll, 76% of respondents described the economy as in poor shape).

"We are not in a recession. People have been telling us we're in a recession for the last two years. They've been wrong each and every day," Wolfers said. "Employment has grown gangbusters. The data is crystal clear on this. There is no recession."

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CONTINUED**What could change**

Of course, it's possible that something happens to change that story in the coming months. And there is a significant risk of a recession in the medium-term as well as growing evidence that consumers are feeling real financial pain following two years of high inflation.

Dollar General slashed its forecast for the year and warned customers are being forced to "rely more on food banks, savings and credit cards." Macy's blamed slowing customer demand for cutting its own forecast. Federal Reserve researchers have found that auto loan delinquencies are rising, surpassing pre-Covid levels.

The other problem is the Fed's war on inflation is hitting the economy with a lag. That means the full effect of the most aggressive interest rate hikes in four decades may not have been felt yet. This raises the risk the Fed overdoes it - or already has.

Zandi sees a one in three chance of a recession this year, but that rises to "uncomfortably high" odds of 50/50 in 2024.

Still, there is nothing about the latest jobs reports that signal an ongoing or imminent recession.

"As long as the economy continues to produce above 200,000 jobs per month this economy simply is not going to slip into recession," Joe Brusuelas, chief economist at RSM, wrote in a report.

Morgan Stanley seems to agree, telling clients that the May jobs report "continues to point to a soft landing for the economy," a Fed term for raising rates without triggering a recession. Wolfers, the University of Michigan professor, said the risk of a hard landing "looks quite remote."

If anything, the hot jobs market keeps alive a no-landing scenario: The economy grows so rapidly that the Fed has to slam the brakes even harder, risking a recession. But that would take time to play out, making it a problem for 2024.



Neuropathy--What you need to know

More than 20 million people in the U.S. have neuropathy, a nerve disorder that affects several areas and functions of the body. The true figure representing people with this condition may be significantly higher, as it might be underdiagnosed, according to the National Institutes of Neurological Disorders and Stroke.

There are many different types of neuropathy, and the condition has a number of causes. One of the most common causes is diabetes. In fact, half of people with diabetes have some form of nerve damage (diabetic neuropathy), reports the Centers for Disease Control and Prevention (CDC)[2]. Another example of neuropathy is carpal tunnel syndrome, or median neuropathy, commonly seen in individuals that spend a lot of time using a computer typing.

Unchecked neuropathy can affect people's ability to lead active, balanced lives. However, many treatments may reverse nerve damage entirely or help people with neuropathy manage symptoms. Diagnosing and treating neuropathy is important in preventing nerve damage from progressing.

What Is Neuropathy?

Neuropathy is a general term for a series of disorders that result from damage to the body's peripheral nervous system. The condition can affect multiple nerves (polyneuropathy), a single nerve (mononeuropathy) or nerve groups (multiple mononeuropathies).

The peripheral nervous system is a network that carries messages back and forth between the central nervous system (the brain and spinal cord) and the rest of the body. These messages include signals for involuntary bodily functions, such as heartbeats and sweating, and voluntary functions, such as body movements and urination. Neuropathy occurs when nerves are damaged or destroyed either at the axon (the nerve cell body projection that transmits current flow and nutrient transport) or at the myelin sheath (the nerve fiber encasing that assists with signal conduction). As a result, nerves degenerate and cannot send the necessary messages the body needs to function normally.



“Peripheral’ [refers] to nerves outside the spinal cord,” says Kiran Rajneesh, M.D., a neurologist and pain medicine specialist with the department of neurology at The Ohio State University Wexner Medical Center. “In layman’s terms, peripheral neuropathy means neuropathy.”

Research shows hundreds of different types of neuropathy can affect three main categories of nerves: motor, sensory and autonomic. Autonomic nerves control involuntary actions, such as breathing, sweating and heartbeat. A dysfunction of sensory nerves can cause numbness and tingling, says Jordan L. Mayberry, M.D., a neurologist at Duke Health and assistant professor of neurology at Duke University School of Medicine in Durham, North Carolina. Finally, motor nerve dysfunction can manifest as muscle weakness, as motor nerves are responsible for controlling voluntary muscle movement, adds Dr. Mayberry.

Neuropathy can cause nerves to malfunction in several ways, he says. Affected nerves might send impulses in error, such as sending a pain signal when nothing’s happening, or fail to send normal impulses like a message that holding a hand over a candle feels hot. Nerves might also overreact or underreact when sending signals. The types of nerves affected determine a person’s symptoms, says Dr. Mayberry.

Neuropathy Symptoms

Most often, people with neuropathy complain of tingling and numbness, says Dr. Rajneesh. However, an individual’s symptoms depend upon the type of nerve damage they experience, and it’s possible for someone to have multiple types of neuropathy at the same time.

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In addition to numbness and tingling, another common symptom of neuropathy is burning or feeling like the skin is on fire, says Dr. Mayberry. Neuropathy can create a random sensation of electrical shock, and more severe symptoms can include weakness in the foot and ankle, which can cause issues with walking. People experiencing difficulty walking due to weakness may trip over their toes and lose their sense of balance, otherwise known as a loss of proprioception, he adds.

“Basically, when nerves are affected, people don’t know where their feet or hands are in space,” says Dr. Mayberry. This can make activities of daily living (ADLs) like taking showers dangerous for people with neuropathy due to a heightened risk of falls, he adds. When people can’t feel their feet, and their eyes are closed while washing their hair, the only thing keeping them balanced is their inner ear, Dr. Mayberry explains.

People with neuropathy are also at a greater risk of falling at night for the same lack of sight and balance, he adds.

Individuals with some weakness but who aren’t experiencing tingling might have multifocal motor neuropathy, which is a disease that affects the nerves of the muscles that may cause weakness and cramping. Patients with sensory neuropathy, on the other hand, may have numbness and tingling starting in the feet, but if the condition progresses the numbness and tingling might work its way up the leg, says Dr. Mayberry.

“[Physicians] sometimes hear about numbness and tingling in the tips of the fingers as well as the feet,” says Dr. Mayberry. How many limbs are involved depends on how advanced the neuropathy is when it’s diagnosed, he adds.

Some symptoms are particular to different types of neuropathy, which include peripheral neuropathy, autonomic neuropathy (affecting nerves that control organs and automatic activities, such as breathing), proximal neuropathy (rare neuropathy of the hip, buttocks and thigh) and focal nerve damage (affecting a single nerve). Additionally, radiculopathy is a type of nerve damage related to nerve roots near the spinal vertebrae being pinched, inflamed or compressed, leading to radiating burning pain. A health care provider can distinguish between the symptoms of each type of neuropathy and advise the best treatment plan.

Causes of Neuropathy

Neuropathy can occur due to myriad causes, according to experts, including:

- Peripheral nerve dysfunction occurs in the long nerves that travel to the legs and hands and contain tiny blood vessels. These tiny vessels are prone to damage or injury and can become dysfunctional if they’re stretched, cut or compressed, dying off and causing neuropathy. An example of peripheral nerve dysfunction is carpal tunnel syndrome caused by damage to the median nerve, often from excessive typing. People with this condition may experience hand tingling and numbness, which may wake them up at night and is often relieved with wringing out their hands. Left untreated, it can progress to weakness and atrophy of the intrinsic hand muscles.
- Diabetes may lead to neuropathy because high blood sugar can weaken blood vessels over time. Weak, damaged blood vessels damage nerves, making them less able to send impulses efficiently throughout the body.
- Nutritional deficiencies or excesses, such as deficiencies in several B vitamins like B1, B6 and B12. Low levels of folic acid (vitamin B9) and micronutrients, such as copper, zinc and magnesium, can lead to nerve damage as well, says Dr. Rajneesh. An excessive intake of vitamin B6 can also cause neuropathy, as the vitamin is found in a number of foods, he says.

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- Chemotherapy can cause damage to the peripheral nervous system, often in the fingertips and toes (known as chemotherapy-induced peripheral neuropathy). This is often seen with taxane and cisplatin-based medications (paclitaxel, docetaxel, as well as carboplatin and oxaliplatin). Chemotherapy treatments may also cause a lack of appetite which prevents the regular consumption of essential nutrients.
- Physical injury, such as a gunshot wound or cut, can lead to damaged nerves.
- Inflammatory conditions, such as COVID-19, HIV/AIDS, autoimmune hepatitis and Lyme disease. For example, Lyme disease bacteria can attack the peripheral nervous system, and HIV can cause tissue damage that may trigger neuropathic inflammation.
- Autoimmune diseases, such as lupus, celiac disease, rheumatoid arthritis and Sjögren's syndrome, can make the body attack and damage nerves.
- Chemical or drug exposure, such as lead, insecticides or pesticides, are neurotoxins that can damage or kill nerve cells, causing neuropathy.
- Kidney disease can lead to high levels of toxic substances in the blood that can damage nerve tissue.
- Excess alcohol consumption, which can destabilize nerve endings and cause erosion of the stomach lining, possibly leading to nutrient malabsorption, says Dr. Rajneesh, who adds that people who consume excess alcohol may not be eating enough nutritious foods.

Idiopathic neuropathy means that health care providers can't pinpoint a specific cause, which is the case 25% to 46% percent of the time, according to a 2020 article in American Family Physician

Neuropathy Diagnosis

The most important factor in diagnosing neuropathy is taking a thorough patient history, says Dr. Mayberry. Physicians ask people what symptoms they're experiencing, where in the body symptoms are occurring and when symptoms began.

Several physical tests can help diagnose neuropathy, including pin prick tests on the arms and legs to evaluate levels of sensation and tests to check strength, proprioception and reflexes. Determining the location of the neuropathy is a crucial part of the diagnosis as it informs which treatments are most likely to be most effective, adds Dr. Mayberry.

Specialized testing, including nerve conduction studies and electromyography (EMG) may also be required when diagnosing neuropathy, says Dr. Rajneesh.

"Nerve conduction means taking electrodes and placing them on the leg or arm and stimulating certain nerves to see how fast and how well they perform," explains Dr. Mayberry. "With an EMG, a little needle the size of an acupuncture needle is placed in certain muscles in the leg and arm, enabling [providers] to record electrical activity and see if there's some type of disruption in the nerve firing to [a] muscle."

Considering the results from nerve conduction and EMG tests helps health care providers distinguish whether individuals have neuropathy, myopathy (damage to the muscles themselves) or if the problem might be due to radiculopathy (damage from pinched nerve roots coming out from the spine), says Dr. Rajneesh. EMGs only test large nerve fibers, he notes, so a neuropathy diagnosis might also include a blood test.

Neuropathy Treatment

Whether nerve damage can be reversed depends on its cause. Removing a tumor that was causing neuropathy, for example, might relieve someone of nerve pain entirely. But some nerve damage is permanent.

Treatments for neuropathy might include lifestyle changes, medications or alternative modalities, such as spinal cord stimulation, says Dr. Rajneesh. The overarching goal is to treat the underlying issue that caused nerves to stop functioning normally, he adds. Forms of neuropathy treatment may include:

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Nutritional interventions. Certain nutritional interventions, such as controlling a person's hemoglobin and B12 absorption can help relieve symptoms. If neuropathy is stemming from diabetes, diet and exercise may help decrease a person's hemoglobin A1C (the average of someone's blood sugar levels over three months) to a normal range, says Dr. Mayberry. If nutritional interventions are successful, the progression of neuropathy may stop.

Meanwhile, in the case of a person with a B12 deficiency experiencing neuropathy, doctors may administer an injection of B12 every six months, says Dr. Rajneesh, adding that if this deficiency is the cause of an individual's neuropathy, some or all of the nerve damage and symptoms can be reversed.

Physical therapy. Exercise and physical therapy can help retrain damaged nerves to make appropriate connections to muscles, says Dr. Mayberry. This includes use of electrical stimulation, braces, orthoses, compression and other modalities. Improving strength and balance can help increase stability so individuals with neuropathy can maintain balance during daily activities.

Medication. Several medications including anti-seizure medications (pregabalin and gabapentin), antidepressants (like amitriptyline), anxiety medications (like duloxetine) and dementia and Alzheimer's medications (like memantine) can help stabilize nerves that are firing haphazardly to reduce pain, as well as prevent abnormal nerve sensations in people with neuropathy, says Dr. Rajneesh.

Certain antidepressants appear to be effective at treating neuropathic pain by helping to increase a person's mobility, adds Dr. Mayberry. "If someone has a lot of pain in their feet, they won't be up and moving around, so it's a vicious cycle from a symptom management perspective," says Dr. Mayberry. "Some antidepressants and anti-epileptics can [enable patients to] exercise and help nerves regenerate."

In some cases if a nerve is irritated or inflamed, a steroid injection may help address this temporarily, as seen in carpal tunnel syndrome and radiculopathies.

Spinal Cord Stimulation. Research demonstrates that spinal cord stimulation can be an effective treatment to prevent pain sensations from reaching the brain. The treatment was approved for neuropathy by the Food and Drug Administration (FDA) in 2021 and involves attaching a stimulating electrode over the spinal cord that blocks pain signals from reaching the brain. A trial course of spinal cord stimulation usually lasts for about a week, and, if it's helpful, a permanent stimulator may be surgically placed.

OTC Remedies. Individuals with neuropathy may find relief in supportive shoes and insoles that help with pain and balance issues.

Transcutaneous Electrical Nerve Stimulation (TENS) Therapy. People who want to avoid taking medications for neuropathy may try TENS (transcutaneous electrical nerve stimulation) therapy, says Dr. Rajneesh. This form of therapy uses electrical impulses to stimulate nerve cells in certain areas and help reduce sensations of pain.

Surgery might be appropriate for certain types of neuropathies, such as if a single nerve is being compressed and causing pain or weakness.

Neuropathy Prevention

Lifestyle modifications, such as enhanced physical activity and a healthy diet can help prevent nerve damage, says Dr. Mayberry. The Foundation for Peripheral Neuropathy recommends a diet rich in colorful fruits and vegetables, lean protein, legumes and limited salt and alcohol consumption to maintain nerve health. Alcohol can affect nerves negatively and cause dysfunction. Dr. Mayberry also recommends people maintain regular primary care checkups, physical activity and a balanced diet.

When to See a Doctor

Experts recommend seeing a health care provider if someone notices pain, tingling, weakness or numbness in their limbs.

Addressing neuropathy starts with a primary care provider, who might suggest an individual follow up with a specialist, such as a physiatrist (physical medicine and rehabilitation doctor), neurologist, endocrinologist, podiatrist or rheumatologist, depending on someone's unique signs and symptoms, says Dr. Rajneesh. The important takeaway is to address any concerning symptoms sooner rather than later to prevent further worsening nerve damage.

Rocky Start to Summer Travel Looms



- Thunderstorms prompted thousands of flight delays and cancellations since the weekend.
- The disruptions come ahead of the busy Fourth of July travel period, when millions are expected to fly.
- United Airlines' CEO blamed FAA staffing shortfalls for worsening disruptions that stemmed from bad weather.

Flight disruptions mounted Tuesday as severe storms and staffing issues kicked off a rocky start to summer.

Roughly 3,000 U.S. flights were delayed as of midday Tuesday and another 1,100 were canceled as thunderstorms that derailed thousands of trips over the weekend lingered. That's on top of more than 8,800 U.S. delays and 2,246 cancellations on Monday.

The disruptions come ahead of the busy Fourth of July travel period, when millions are expected to fly. The Transportation Security Administration said it could screen more travelers than in 2019, before the pandemic, raising competition for spare seats.

The Biden administration has pressured airlines to improve their operations after widespread flight disruptions last spring and summer, which prompted carriers to trim their overambitious schedules. But the industry struggled to recover this past weekend from a series of thunderstorms that didn't let up for days.

Thunderstorms are difficult for airlines because they can form with less warning than other major weather obstacles like winter storms or hurricanes. Rolling delays could force crews to reach federally mandated workday limits and further worsen disruptions.

Some airline executives have also blamed some of the disruptions on shortages of air traffic controllers.

United Airlines CEO Scott Kirby told staff on Monday that "the FAA frankly failed us this weekend." He said that during Saturday's storms the FAA reduced arrival rates by 40% and departures by 75% at Newark Liberty International Airport, one of the airline's biggest hubs. Massive delays, cancellations, and diversions occurred.

The staffing challenges aren't new. The Covid-19 pandemic derailed hiring and training of new air traffic controllers, and the agency is now trying to catch up.

The Department of Transportation's Office of the Inspector General said in a report last week that air traffic control staffing shortfalls puts air traffic operations at risk. In March, the FAA and some airlines agreed to reduce flights to help ease congestion at busy New York airports because of the staffing issues.

But the problems persist at a time when airlines are readying crews and schedules for a busy summer season, fueled by sustained travel demand. And the disruptions frustrated flight crews who were left waiting on hold for reassignments.

The Association of Flight Attendants-CWA said in a memo to members on Monday that hold times for crew scheduling were longer than three hours.

"There is an absolute recognition by Union leadership and Inflight management that something must be done in order to permanently address these adverse situations resulting from irregular operations," the union said.

New York-based JetBlue Airways also faced high levels of flight delays over the past few days and acknowledged it can improve how it handles disruptions in a note to crew members Monday, which was reviewed by CNBC.

Don Uselmann, vice president of inflight experience at JetBlue, said the airline could have updated crew reporting times more efficiently so staff wouldn't be waiting for flights and reducing wait times for hotel assignments.

"Summer peak is officially underway, and extreme weather events, ATC staffing constraints, and the resulting delays will put all airlines to the test," he said in his note. "This weekend's [irregular operation] won't be our last, but the combination of events put acute pressure on the operation and made it more challenging than most."

How to Stay Cool in the Summer Heat



Summer is officially here! Hot days, warm nights, and sweltering temperatures can make for an incredible season. However, too much heat and feeling overheated can be a dangerous thing.

Here are the top tips on how to stay cool this summer:

Install Ceiling Fans

It's no secret that moving air makes you feel cooler. By installing ceiling fans, you can create air movement that will help you cool down while avoiding the cost of dropping the thermostat temperature any further. In summer months, run your ceiling fan counterclockwise to draw the cooler air upwards. Additionally, you can run your bathroom exhaust fans during the summer months which will help expel the rising warm air to the exterior of your home.

Close the Blinds

If you have windows that receive direct sunlight at any part of the day, you'll benefit from keeping the blinds closed or curtains drawn for at least the sunniest part of the day. For rooms on lower floors, try turning your blinds upwards to prevent rays (and heat) from sneaking through.

A Programmable Thermostat

Installing a programmable thermostat can help keep your home cool and save a bundle on energy costs. If you're out of the house all day, your thermostat can be programmed to reduce the temperature a few degrees before you come home, so when you arrive it's comfortably cool without wasting energy all day.

Use Portable A/C

A portable air conditioning unit is an excellent solution for cooling the most used areas of your home. Because they can easily be moved from room to room, you'll have cool air wherever you need it most. Another alternative is a seasonal window unit which can be installed in a main room to get the most bang for your cooling buck.

Install a Mini-Split

Popular in Europe, a mini-split air conditioner is a mix between a built-in unit and a wall unit. It provides whisper-quiet operation, and its compact size won't detract from your decor. A mini-split system can be mounted anywhere, an economical alternative for ductless homes.

Plant Foliage

Though the payback on this may take a few seasons, planting shade trees and foliage around your home can help stop heat from seeping in through the windows and roof. And the result is pretty, too!

Grill More

Now this is one home cooling tip most homeowners can get behind. When temperatures soar, step outside and grill your meals instead of using the oven, which can raise the temperature of your home considerably. From pizza to roast beef, there are numerous ways to cook a meal on the grill. So get outside and experiment with the best meal options summer has to offer!

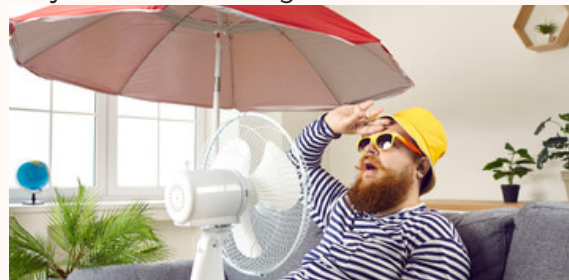
Keep Interior Doors Open

Leave your interior doors open, particularly if you lack an open-concept living space. This simple step is critical to keeping your home cool. Open doors allow air to circulate freely, eliminating hot spots and regulating the temperature within your home.

Maintain Your A/C Unit

Even if you've got a built-in air conditioner, it may not be working at capacity if it hasn't been maintained every season. Check out our [A/C maintenance inspection checklist](#) to make sure your unit is doing its best to keep your family cool and comfortable.

Stay cool, and have a great summer ahead!



Welcome one of our credit union partners!

As a nonprofit consumer education organization, ACC has developed partnerships with credit unions across the country. These partnerships allow ACC members eligibility with our credit unions. If approved, our members gain access to a member-owned financial institution, with products and services designed to make banking more affordable, simple and convenient, and to offer additional resources that can help our members identify and achieve their financial dreams.

Inspire Federal Credit Union

3 Friends Lane

Newtown, PA 18940

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“People helping people.”

It's why every credit union in this country was founded. To provide access to affordable financial services to those whom traditional banks say no to, but predatory lenders take advantage of. Inspire Federal Credit Union is proud to continue our legacy of doing just that.

With two of its four branches located in low-income communities, Inspire is truly committed to a more personalized approach to banking, building relationships that help our members make sound financial decisions and overcome hurdles and challenges. They often take the time to understand the unique needs and circumstances of their members and can provide financial counseling and guidance, helping individuals make informed decisions about their money management and offering resources to improve their financial well-being.

What sets Inspire apart are the unique products and services tailored to low-income households, such as the Fresh Start Checking and Fresh Start Loan. Fresh Start Checking allows those who have been turned away from traditional banks due to bad credit or unpaid closures are able to have access to an affordable checking account without having to turn to expensive and predatory measures to manage their monthly finances. The Fresh Start Loan offers a much lower interest rate than predatory lenders charge while helping to build credit back to a point that will allow the member to qualify for traditional loans in the future.

In doubling down on its commitment to serving low-income households, Inspire recently made the decision to decrease many fees, including Overdraft and Courtesy Pay. Those products have traditionally allowed members to pay for important purchases like food and gas despite being low on funds in their account without having to turn to Payday loans, in which some cases can often carry interest rates of over 500%APR.



Being a member-owned financial cooperative with deep roots in the communities they serve, Inspire is proud to reinvest locally by providing loans for affordable housing, small businesses, and community development initiatives to help stimulate economic growth, create job opportunities, and contribute to the overall improvement of the communities.

“Inspire Federal Credit Union’s mission is to promote economic prosperity and affordable financial products and services in the communities where we live and work. We fill the gap that exists in doing business with the larger money center and traditional banks and make opening affordable savings and checking accounts attainable, as well as offer other services needed to help them meet their banking needs,” said Jim Merrill, President and CEO of Inspire Federal Credit Union. And that’s just what they have been doing since 1936.

Our leadership team guides Inspire FCU to be a top credit union in Bucks County, a leader in the communities we serve and one of the best places to work in Bucks County. Our leaders are passionate about serving our membership and our community by ensuring we continue to provide competitive products and exemplary service. Our leadership team continues to position Inspire FCU as a top innovative financial institution, with carefully crafted priorities and reliable business insight.

For more information on the plethora of services that we offer, please visit our website at www.inspirefcu.org or call us at [215.788.5270](tel:215.788.5270).

ACC Wrap Up

THE OFFICIAL MONTHLY NEWSLETTER OF THE AMERICAN CONSUMER COUNCIL



Green C Certification

If your company or organization would like to increase its credibility with consumers, you should consider applying for ACC's **"Green C" Certification**.

Applications for the **Summer** cycle are now being accepted through **September 5th**.

It's a proven fact that consumers prefer to do business with eco-friendly companies, implement green initiatives and that practice Corporate Social Responsibility. The process is straight-forward, and all applicants are recognized by the ACC and the Green USA Institute.

All applicants should review the criteria, then complete and submit their applications to ACC's Green Consumer Council for review, assessment and feedback. Program details and the Green C Certification criteria can be viewed online at www.AmericanConsumerCouncil.org/education.

For more information, call 1-800-544-0414 or visit ACC's website.

Friend of the Consumer

Is your business consumer-friendly?

Does your business deserve greater recognition for its service to consumers?

If so, you should apply for the American Consumer Council's Friend of the Consumer Award.



Each year, ACC awards numerous "Friend of the Consumer" awards to deserving manufacturers, retailers, and other businesses that produce or sell products in the United States, and which meet or exceed federally mandated standards, and have "demonstrated a commitment to American consumers by providing products or services that foster consumer confidence and market acceptance."

To apply, complete the online application at: www.americanconsumercouncil.org/awards.asp and return it to ACC with the application fee.

Applicants will be notified within five days of receipt of their application. Thereafter, a panel of independent judges will review your application and make a formal recommendation within 20 days of your submission.



Financial Education

ACC is honored to have a partnership with Nicole Middendorf. Nicole is a money maven, a knowledge junkie, and a born coach. She is an entrepreneur who left Morgan Stanley in 2003 to run her own wealth management firm. Nicole is the author of five books, a world traveler, philanthropist, and an accomplished public speaker.

As a Wealth Advisor and Certified Divorce Financial Analyst with Prosperwell Financial, her main focus is to help people create wealth from the inside out. She is able to accomplish this through one-on-one client meetings, writing books, presenting at conferences, and appearing on TV, radio, and other media.

Nicole shares financial advice and a real-life perspective on saving, planning, and investing with audiences across the country. Her primary goal is to take complicated subjects and make them easy to understand. She works hard to empower her audience to make crucial and positive changes in their own lives. Nicole's books have received local and national press coverage, where she has become known for her thoughtful concise quotes, relaxed on-air presence, and articulate delivery.

ACC is committed to promoting and providing financial education to the public. Nicole Middendorf has collaborated with us to create a new 6-part video series that promotes financial literacy for youth. Check it out here: <https://qcashfinancial.com/are-we-failing-our-kids-in-financial-literacy/>

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