

Savage

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easy payment” plans, which arrive without planning, and people can be in big trouble.

Get help before it's too late

If consumers are having debt problems, they are bound to see more late-night TV commercials and internet popup ads touting for-profit debt settlement companies. But here's a warning: They can often get you into more trouble than you realize.

The “for-profit” model of debt settlement asks you to stop paying your cards. Instead, these companies want you to send them a lump sum every month, which will build up a pool of cash for them to use in negotiating with your creditors for a reduced-balance payoff.

And sometimes it works. At least for a few of your debts.

But in the meantime, your credit is ruined because you aren't making even those minimum payments on a few of your cards. Once you're delinquent, your creditors may go to court to get a civil judgment — or even garnish your wages in some states. It's a quicksand of your own making.

Trusted credit counseling

The member agencies of the NFCC provide in-person counseling or will discuss your issues over the phone. Reach the nearest local member agency by calling 800-388-2227 or search at NFCC.org.

There are several levels of help available. Professional counselors will make recommendations about adjusting your budget and dealing with debt. Or, if the burden is too great, they offer a debt management program.

They work with your creditors to accept lower monthly payments, while you send the agency a lump sum every month. The money is distributed to creditors, who stop pursuing you.

Simple counseling does not go on your credit report, while a debt management plan does get reported. But it has less impact than a bankruptcy. Don't hide from your debt. Deal with it now, before it gets worse. You'll be glad you did.

Terry Savage is a registered investment adviser and the author of four bestselling books, including “The Savage Truth on Money.” Terry responds to questions on her blog at TerrySavage.com.

Your energy bill too high? Try these ideas

By Daniel Bortz
Kiplinger's Personal Finance

Electric bills have soared in the past few years and are expected to continue to climb. Try these simple changes to trim your bill:

See whether your utility provider offers time-of-use pricing: Take advantage of a dynamic pricing plan, through which a utility supplier charges customers higher or lower rates depending on when they consume electricity. In some states, every household is automatically placed in a time-of-use price plan, so you may already be enrolled in one without knowing it. Contact your utility provider to learn more.

Get a smart thermostat: If you still have a manual thermostat, you may want to upgrade to a smart thermostat, a device that allows you to control the temperature of your home from an app.

Turning your thermostat down 7 to 10 degrees from its normal setting for eight hours a day in the winter and dialing it up 7 to 10 degrees for eight hours a day in the summer can cut your heating and cooling costs by as much as 10% a year, according to the Department of Energy.

Keep your HVAC system in tip-top shape: Maximizing your HVAC system's efficiency can help reduce your home's heating and cooling costs. Replace the air filters every three months or according to the manufacturer's instructions. It's also a good idea to schedule an annual tune-up with an HVAC technician, who can check for signs of a leak or damage that could be hindering your system's performance.

Block out sunlight in the summer: Heat gain from sun exposure can drive up your cooling bill, so on summer days you should

close draperies or blinds on windows that receive direct sunlight. Consider medium-colored draperies with white-plastic backings, which the DOE says can reduce heat gain by 33%, on average.

Pay attention to gaps or cracks around air vents, windows and doors: Caulking air leaks throughout your home — an inexpensive DIY project — can trim your energy bill by 10% to 20%, the DOE says.

Install energy-efficient lighting: “Installing LED lights is a no-brainer, since they provide a great return on investment,” says Bahareh van Boekhold of ILLUME Advising. Incandescents consume about 60 watts of electricity, while LED light bulbs use only about 10 watts, on average, according to EnergySage. LED bulbs also last up to 25 times longer, according to the DOE.

Adjust your water heater: Some manufacturers set water heaters to 140 degrees, an unnecessarily high temperature. Lowering the temperature to 120 degrees could save you more than \$400 a year and reduces the risk of scalding.

Cook efficiently: When it comes to energy consumption, it's better to use a toaster oven instead of a full-size oven, especially if you are just reheating leftovers, says Jennifer Amann of the American Council for an Energy-Efficient Economy.

Wash clothes in cold water: Heating water makes up 90% of the energy it takes to run a washing machine, the Environmental Protection Agency says, so consider using the cold-water cycle for most loads; reserve hot water for heavily soiled clothing, linens and towels, and white garments that easily show dirt.

Teams

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and rewarded for the work they do together and their ability to synthesize their perspectives into a whole

that is greater than the sum of its parts,” Zaki says.

Another way to foster collaboration is through the use of 360-degree evaluations, gathering input from an employee's colleagues, as well as their manager for

their performance reviews.

“Even if a company doesn't use stack ranking, it will still suffer from what I call a ‘culture of genius,’ especially in Silicon Valley,” Zaki says. “If a person is really talented, they are evaluated only for their individual talents and not for how they affect the people around them. A 360 evaluation allows you to say, ‘What do your colleagues think about you? Are you helping people? Are you a good person to work with?’ Those can be useful metrics as well.”

The power of collective intelligence

A spirit of cooperation opens the door for collective intelligence. Zaki likes to refer to research that Google conducted in 2012, dubbed Project Aristotle, to understand the characteristics of its most efficient and innovative teams.

“They thought that the talent of individuals would

be the strongest predictor of team success, and they were wrong,” he says.

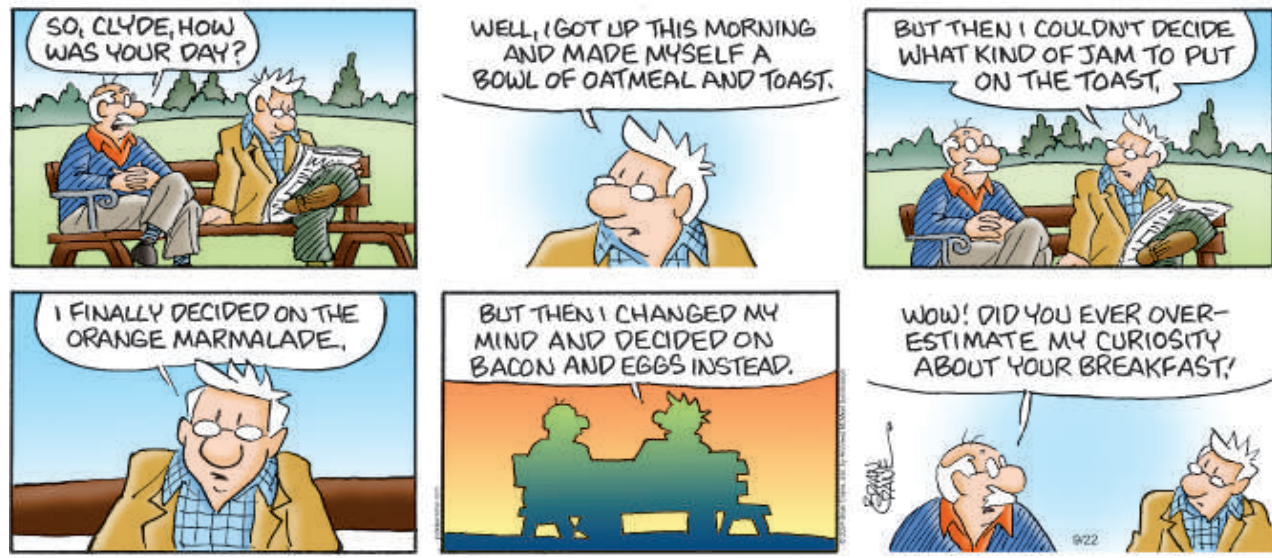
“It turned out that there was a collective feature of how people come together that was more definitive of their success than what any individual brought to the table.

It became known as collective intelligence — this idea that not just people, but groups of people, have their own aptitude, and that every combination of human beings is like a super organism with its own qualities.”

Successful teams combine healthy competition and cooperation, creating a vibrant back and forth, where people share their perspective and listen to one another, Zaki says.

“If you build a cooperative team environment, you're going to build a more intelligent team environment. And you'll be better equipped to compete in the world today.”

PICKLES



Notice of Proposed Enactment

On Monday, October 07, 2024, the Orlando City Council will consider proposed Ordinance No. 2024-40, entitled an ORDINANCE OF THE CITY COUNCIL OF THE CITY OF ORLANDO, FLORIDA, ANNEXING TO THE CORPORATE LIMITS OF THE CITY CERTAIN LAND GENERALLY LOCATED NORTH OF RAHN STREET, EAST OF CLARK STREET, WEST OF WISE AVENUE AND SOUTH OF VINE STREET, AND COMPRISED OF 2.1 ACRES OF LAND, MORE OR LESS, AND AMENDING THE CITY'S BOUNDARY DESCRIPTION; AMENDING THE CITY'S ADOPTED GROWTH MANAGEMENT PLAN TO DESIGNATE THE PROPERTY AS RESIDENTIAL MEDIUM INTENSITY ON THE CITY'S OFFICIAL FUTURE LAND USE MAPS; DESIGNATING THE PROPERTY AS MEDIUM INTENSITY DEVELOPMENT ON THE CITY'S OFFICIAL ZONING MAPS; PROVIDING FOR AMENDMENT OF THE CITY'S OFFICIAL FUTURE LAND USE AND ZONING MAPS; PROVIDING FOR SEVERABILITY, CORRECTION OF SCRIVENER'S ERRORS, PERMIT DISCLAIMER, AND AN EFFECTIVE DATE.

