



# Front Porch

Summer 2012 - Brought to you quarterly by McCue Mortgage

## Keep Cool, Cheap Cool

As the thermostats start to creep up this summer, will your energy costs creep up too? Whether you have central air conditioning, window air conditioners, or good old fans, we've found some ways to keep your house cooler - with as small an impact on your wallet as possible. Here are our top ten:

- 1 Use a Fan with Your A/C.** Placing a fan near your window air conditioning unit will help get the cool air circulating more quickly than just running an air conditioner by itself.
- 2 Bigger Isn't Always Better.** An air conditioner that is bigger (more BTUs) than recommended for your room will actually perform less efficiently than a right-sized unit. Check the square footage to be sure you have a good fit.
- 3 Unplug It!** In addition to drawing excess energy, unused appliances also create heat just by being plugged in. To make it easier, you may want to consider power strips for kitchen appliances and entertainment electronics.
- 4 Turn On the Ceiling Fans.** Just moving the air around will make you feel cooler, and use less energy than an air conditioner.
- 5 Replace Old Air Conditioners.** Replace really old air conditioners with newer, more efficient units. Not only will they work better, you'll also lower your electric bill. Also, clean or replace your AC filter every month to guarantee efficiency.
- 6 Don't Use Your Oven.** Here's an excuse to not cook! Heating up the oven counteracts all the good work of your air conditioners and/or fans. Stick to cool summer salads, the microwave, and use the stovetop or grill whenever possible.  
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It's turning out to be a great year! Besides the wonderful weather, there are some spectacular opportunities outlined in this quarter's newsletter that I want to bring to your attention.

The FHA streamline refinancing program is upon us. A few months ago, FHA announced that they would be decreasing the mortgage insurance premiums on FHA loans closed prior to June 2009. This means tremendous savings for people with an FHA loan. I recommend you speak to one of our originators about the program to see if you can benefit from the change.

On Saturday, May 11th, my immediate family, along with the rest of the McCue family, attended the Race in the Park to support the CT Breast Health Initiative. We joined thousands from all over the state and surrounding areas to walk for a cure. CTBHI.org is a great resource for those looking to learn more.

The First of the Month Club is a success as more and more McCue Mortgage customers are trying to win a free mortgage payment. We have had three winners already, and each of them is a great example of financial fitness. If you haven't made it a priority yet, check out the payments area of our website and set up an automatic monthly payment.

I hope you all have a fantastic summer!

Sincerely,

*Bill McCue*  
Bill McCue

### In This Issue

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# In the Community

On Saturday, May 12th, the McCue Mortgage team joined thousands of Connecticut Breast Health Initiative supporters at the 2012 Race in the Park. Our spokesperson and Connecticut sports legend, Rebecca Lobo, was an honorary co-chair for this year's event. She gave a wonderful account of the years her family has supported the event, especially her mother, RuthAnn, who lost her battle with breast cancer last year. Our hearts go out to all the families and loved ones affected by breast cancer.

The following week, our employees held a bake sale benefitting CTBHI, which raised over \$500. In total, McCue employees and supporters contributed over \$1,500 to the cause. Visit our website to see more photos of the race and bake sale! We hope to see you at next year's event!

McCue Mortgage was also very excited to support 100.5 FM WRCH's morning host, Mike Stacy, and the Banana Bike Team. On June 3rd, the team was one group of thousands of cyclists from all over the state who rode for Multiple Sclerosis awareness. MS affects thousands of CT families every year, and we are honored to be a part of such a great event. Great job to Mike Stacy and his team!



Rebecca Lobo & family with the McCue Mortgage team at The 2012 CTBHI Race in the Park



Cupcakes from the bake sale supporting CTBHI.



## Facts & Laughs

- Cucumbers are 96% water.
- Cucumbers age faster when stored with tomatoes, melons or apples, or at temperatures over 50 degrees F.
- Most of cucumbers' flavor are in their seeds. Medium-sized cucumbers with small, soft seeds taste the best. Older and larger cucumber seeds become bitter.

- What do you call a pickle that's been run over on the highway?
- What is the pickle's favorite game show?
- Who is the pickle's favorite artist?

From the  
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Answers: Road Dill, Let's Make a Dill, Salvatore Dilly.

## Trivia

How many pounds of pickles does the average American consume each year?



(A) 5 lbs (B) 9 lbs (C) 12 lbs (D) 15 lbs

### Last Issue's Answer:

From how many flowers do honeybees need to collect nectar in order to make 1 pound of honey? (D) 2 million

Email your answer to [puzzle@mccuemortgage.com](mailto:puzzle@mccuemortgage.com) and include your name, loan number, address and phone number. Remember to play the puzzle every issue to increase your odds of winning. We take all the correct answers and select a winner each November. The winner will receive a check equal to a full month's mortgage payment courtesy of McCue Mortgage. The winner will be notified and published in The Front Porch. You must be a McCue Mortgage customer to win.

## Cool Cucumber Salad

### What you'll need:

- 2 cups thinly sliced cucumbers (4 small or 2 large cucumbers)
- 1/2 teaspoon salt
- 1 cup thinly sliced red onion
- 1/4 cup vinegar
- 1/4 cup water
- 1 tablespoon sugar
- 1/2 teaspoon dill weed
- 1/4 teaspoon coarse ground black pepper
- Pinch ground red pepper

Cucumbers are so easy to grow in your summer garden. Here's a quick and easy recipe for a summer salad that will keep you as cool as a cucumber!

### Directions:

1. Place sliced cucumber in a medium sized bowl. Sprinkle with salt. Stir in onions.
2. Mix remaining ingredients in small bowl. Pour over cucumbers and onions; toss lightly and cover.
3. Refrigerate 1 hour or until ready to serve. Toss before serving.

# Tips for Getting Into the First of the Month Club

*You could catch a big break, just like Stephanie and Kevin!*

Paying on the first of the month sounds simple, but we know it is a big commitment. At McCue Mortgage, we reward you for getting financially fit with the First of the Month Club! Each month your payment is received before or on the first of the month, you are automatically entered in a drawing for a free mortgage payment! From eating better to getting organized, we've outlined some of our favorite tips to help you pay by the first and create a healthy financial lifestyle!

## Trim Down!

Few fitness plans are developed without a goal to trim down. Cutting back on your excess spending is an important step to building extra cash. Many of us indulge in luxuries that can be scaled back in order to reduce expenses and build savings.

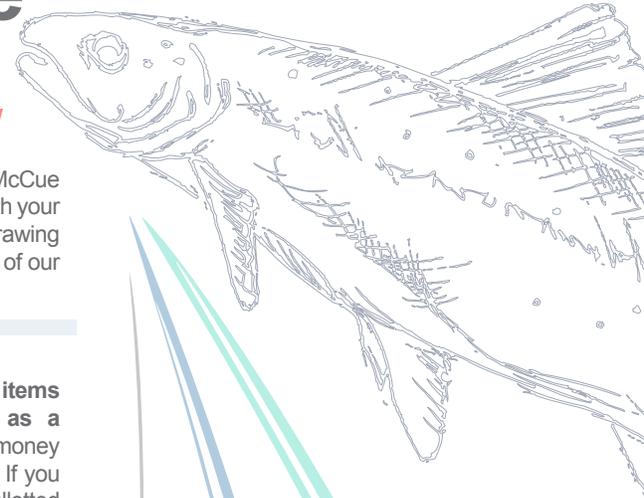
**Get smart about your technology.** If you have a smart phone, reconsider the cost of a land line or even internet at home. Don't pay twice for features that you aren't using all the time. Reduce your data plan or minutes to save on your monthly costs. Reassess your cable service to determine how much television you watch and on what channels. You may find that additional packages aren't worth it when many programs are available online.

**Evaluate what you spend on entertainment for your family.** Consider renting a movie and microwaving popcorn at home for a fraction of the price. A trip to the movies for a family of four can cost over \$50 with refreshments. Instead of splurging on beauty products at a salon, invite friends to a spa party at home with manicures, pedicures and facials. Hosting a party or a pot luck dinner at home is a great way to entertain on a budget. The mark-up restaurants charge on alcoholic beverages and extras like dessert is huge!

**Think carefully about the large ticket items you may want to purchase, such as a vacation.** Spend only if you have the money saved upfront and aren't behind on bills. If you don't have the cash on hand, set an allotted time or monetary goal for your savings. Fulfill your purchase only when you have reached your goal. That way, when it comes time to enjoy that vacation, you will be more relaxed and feel more deserving.

If you're having trouble paying your bills, rather than traveling for vacation, why not have a "stay-cation" this year? There are a lot of free activities in your town that can still fill the void with fun.

*To read our entire fitness guide, visit us online!*



Recent FOTMC Winners Stephanie Lemmo (left) and Kevin Jackson (right) have both made their mortgage payment a priority, even during challenging times. We welcome you to challenge yourself to get financially fit. Read more tips and learn about the First of the Month Club by visiting our website.



[www.mccuemortgage.com/fitness](http://www.mccuemortgage.com/fitness)

## FHA Streamline Refinancing Brings You A New Way To Save

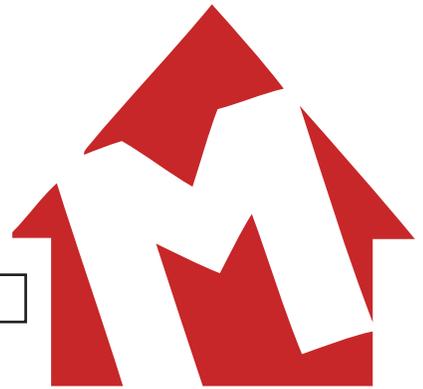
- Must be employed (self-employed allowed).
- Minimum credit score of 640.
- No appraisal required.
- Must hold an FHA loan and be current on payments for the past 12 months.
- Only FHA Loans finalized by May 31, 2009 are eligible.

This June the Federal Housing Authority (FHA) will be decreasing mortgage insurance premiums on loans closed prior to June 2009. In the past you may have been told it doesn't make sense to refinance, but this change brings new opportunities to you. Insurance rates dropped on June 11th 2012. A chance to refinance at lower percentage and insurance rates can mean considerable savings. McCue Mortgage is one of the largest FHA lenders in the state and with over 60 years of experience we can help you through this process seamlessly. You don't want to miss out on this chance. Find out if you qualify by contacting one of our licensed mortgage loan originators today.



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### Keep Cool, Cheap Cool *Continued*

**7 Take a Cold Shower.** A cold shower won't make the air around you any cooler, but it feels great on a hot day - plus there's the added benefit of using less energy to heat up the water!

**8 Open and Shut.** Many summer nights are crisp and cool. Take advantage of them by opening up your windows (and turning on your attic fan, if you have one) to cool down the entire house. When things start to warm up in the morning, close the windows and use inexpensive room-darkening shades to keep it cool without turning on an air conditioner.

**9 Plug Up the Gaps.** If you have central air, carefully check your ductwork for gaps and cracks. Seal them using mastic, or heat-approved tapes (look for the "UL" - Underwriters Laboratories - logo). Consider hiring a professional to insulate ductwork in your basement and attic. And if you use window air conditioners, make sure there are no gaps on the top or sides, so the cool air can't escape!

**10 Check Your Settings.** Just like in the winter, using a programmable thermostat will help you save on air conditioning by regulating the settings automatically - so you don't have to worry about forgetting. Set the thermostat a little higher than usual. Air conditioners remove humidity and sometimes, drier air, so, even a warmer temperature than you're used to is all you need to keep cool. Also, don't use the "fan" setting on central air for air circulation. It's more expensive and less energy efficient than standard fans doing the same job.