



AMERICAN CONSUMER COUNCIL

A Non-Profit Consumer Information Organization

Consumer News & Views



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Tips for Shopping During the Covid-19 Pandemic.

As grocery shopping remains a necessity during this pandemic, many people have questions about how to shop safely. Here are some important tips and recommendations from the Food and Drug Administration (FDA) to help consumers stay safe and healthy when you venture outdoors. There is currently no evidence of human or animal food or food packaging being associated with transmission of the coronavirus that causes COVID-19. This particular coronavirus causes respiratory illness and is spread from person-to-person, unlike foodborne gastrointestinal or GI viruses, such as norovirus and hepatitis A that often make people ill through contaminated food.



Although your grocery store may be temporarily out of certain products, there are no nationwide shortages of food. Food production and manufacturing are spread throughout the United States. During this pandemic, consumers are getting most of their food from grocery stores, and many stores have modified their operating hours to allow for more time to restock shelves and clean. In addition, many stores are providing special hours for seniors or other high-risk individuals to shop and are offering pick-up and delivery services. Check the store's website or call the store to learn more.

To help protect yourself, grocery store workers, and other shoppers, it is important to keep a few things in mind:

1. Prepare a shopping list in advance. Buy just 1 to 2 weeks-worth of groceries at a time. Buying more than you need can create unnecessary demand and temporary shortages.
2. Wear a face covering or mask while you are in the store. Some stores and localities may require it. Check your state, county or city guidelines for any other requirements.
3. Carry your own wipes, or use one provided by the store to wipe down the handles of the shopping cart or basket. If you use reusable shopping bags, ensure they are cleaned or washed before each use.

4. Practice social distancing while shopping – keeping at least 6 feet between you, other shoppers, and store employees. Keep your hands away from your face.
5. Wash your hands with warm water and soap for at least 20 seconds when you return home and again after you put away your groceries.
6. Again, there is no evidence of food packaging being associated with the transmission of COVID-19. However, if you wish, you can wipe down product packaging and allow it to air dry, as an extra precaution.



As always, it is important to follow these food safety practices to help prevent foodborne illness:

7. Before eating, rinse fresh fruits and vegetables under running tap water, including those with skins and rinds that are not eaten. Scrub firm produce with a clean produce brush. For canned goods, remember to clean lids before opening.
8. When unpacking groceries, refrigerate or freeze meat, poultry, eggs, seafood, and other perishables—like berries, lettuce, herbs, and mushrooms—within 2 hours of purchasing.
9. Regularly clean and sanitize kitchen counters using a commercially available disinfectant product or a DIY sanitizing solution with 5 tablespoons (1/3rd cup) unscented liquid chlorine bleach to 1 gallon of water or 4 teaspoons of bleach per quart of water.
WARNING: Do not use this solution or other disinfecting products on food.
10. Always keep in mind the basic 4 food safety steps — **Clean, Separate, Cook, and Chill**.

Food is a source of comfort, as well as nourishment for you and your family – especially now – and we hope this advice will help you continue to buy groceries with care and confidence.



Consumer Confidence Continues to Climb Slowly as Businesses Re-open.

It's a "good news, bad news" scenario. The good news is the American economy is slowly climbing out of a disastrous first quarter as businesses reopen and consumers begin to feel a bit

more confident about their economic fortunes in 2020. The bad news is the Covid-19 virus continues to take its toll on American lives as more people forego safety guidelines and rush to bars, beaches and large gatherings despite dire warnings from the Center for Disease Control (CDC). To date, over 125,000 Americans have died since January due to the Covid-19 pandemic.

After suffering one of the steepest drops in its history over the past three months, consumer confidence is slowly rising. The forecast is that consumer confidence will tick-up slightly in June and continue to slowly rise through the summer as more businesses reopen and the American economy regains momentum.



Economists also predict that hiring in the U.S. will surge in June for the second month in a row. It's expected that the Labor Department will soon report that non-farm employers added 2.9 million jobs in June. That would follow a surprise 2.5 million job gain in May that trimmed the unemployment rate to 13.3% from 14.7%. The May job gains suggest that businesses are quickly recalling workers as states reopen their economies.

The American Consumer Council reported at its annual meeting on June 12th that 42% of their members who responded to a poll indicated they were “optimistic” about the second half of 2020. Some 44% expressed concern that the Covid-19 pandemic would continue to stall a recovery while 8% indicated the pandemic would not adversely affect their economic future.

A significant number of consumers, some 61.2% indicated the Covid-19 virus would continue to negatively affect the American economy through the remainder of 2020 unless a vaccine was discovered.



ACC Annual Meeting Recap. The American Consumer Council held its annual membership and business meeting on Friday, June 12, 2020. The meeting was ACC's first annual virtual meeting due to the COVID-19 pandemic. Nevertheless, ACC members responded in record numbers via a high-capacity conference call-in system to participate.

Here are the highlights of the meeting.

- The Board of Directors approved the ACC budget for FY 2020-2021 allowing for an increase of 9.72%.
- The Board approved an awareness campaign to further educate members on the risks of the Covid-19 pandemic and to promote CDC-approved safety and health measures.
- The Board rejected a request from the Illinois Consumer Council to have ACC form its own credit union citing a lack of financial expertise and resources to launch a credit union.
- The Board approved an extension of ACC Financial Education Series that targets Millennials and Gen Z'ers. To date, over 8,800 Millennials and Gen Z'ers (ages 18-35) have joined ACC through its 177 chapters across the United States.
- The Board of Directors approved a chapter realignment program for Wyoming and the Carolinas. The Board also adopted a resolution put forward by the Florida Consumer Council to expand chapters in that state.
- The Board of Directors agreed that ACC staff should continue to follow CDC guidelines for working remotely until the threat of the Covid-19 pandemic is over. This will affect ACC's headquarters, regional offices and chapters.

Consumer Council Meeting Recap. On Saturday, June 20th, some 94 of the 177 chapters of the American Consumer Council held their virtual annual meeting via conference calls. Here are some highlights as reported from the various chapters:

- The Wyoming Consumer Council decided to consolidate its six chapters effective September 1st and house its main office and headquarters in Laramie, WY.

- The Cleveland Consumer Council asked ACC’s legal counsel to assist with it’s ongoing efforts to become a SEG of Century Federal Credit Union.
- The Los Angeles Consumer Council and the Rhode Island Consumer Council will continue their partnership in leading a consumer awareness campaign against social security scams.
- The Dallas Consumer Council acquired the Greater Dallas Consumer Assistance Council and added over 1,600 members to its membership rolls.
- The D.C. Metro Consumer Council is promoting a Telemedicine Awareness campaign for its members in the greater Washington, D.C. region.

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3 Ways to Slow Your Spending During the COVID-19 Pandemic.

As consumers struggle to make ends meet during the COVID-19 pandemic, here are three ways you can monitor your spending and improve your financial status while stopping overspending.

Given the current COVID situation we find ourselves in, most of us are more mindful of our finances these days. Even if you have a budget set up, you may find that money feels a little tight right now. If your budget was working well before COVID, maybe you’ve got a spending problem. Here are 3 ways you can stop overspending...

#1. Stop supporting your favorite restaurant so much: In the last three months, I’ve dined inside a restaurant one time. Once. But when it comes to drive-thru and delivery, I haven’t been so frugal. It’s great to support local businesses right now, but don’t overdo it. You see the words “free delivery” and that sounds great and all, but are you having to spend more to get that free delivery? And has the simplicity of delivery made you order out more than you normally would? If your takeout budget has increased, your grocery budget should probably decrease a bit. That won’t solve your problem completely, but it may be a good first step.



#2. Only spend cash: You have to pay your bills and with auto bill pay or paying online, you obviously need to use a card or account for that. But for everything else, there's cash (That's how it goes, right?). Buying stuff online that you'd normally purchase at the store may be good for staying physically healthy, but how's your financial health? Using cash may prevent you from adding that one extra item to your Amazon cart.

#3. Stick with what you've got: You probably miss going to the movies. I wanted to see Black Widow on May 1st. Thanks to the coronavirus, it's now been pushed 6 months to November 6. Postponements like that are happening all over the place. Movies, concerts, and more have been pushed back or cancelled. As much as you might want to spend that cash on something else, keep it in your account where it belongs. You've already got a subscription to Netflix and there are tons of movies you haven't watched yet. And, if you're dying for a live concert, streaming an old live show on YouTube is pretty fantastic, especially if you have a big TV, plus you don't have to get stuck in traffic afterwards.

By: John Pettit is the Managing Editor for CUInsight.com. John manages the content on the site, including current news, editorial, press releases, jobs and events.

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Financial Education Series:

ACC Video Focuses on “How to Ask Your Boss for A Raise!”

The American Consumer Council has released a new video as part of its financial education series. The latest video, which targets Millennials and Gen Z'ers, is entitled, *"How to Ask Your Boss for a Raise!"* Members can view it at: <https://www.youtube.com/watch?v=kjkREP03-GU>



ACC also released three other videos as part of its series to help Millennials feel more confident about their financial dealings.

Those videos are: *"How to Have a Great Vacation... on the Cheap!"* Members can view it at:

<https://www.youtube.com/watch?v=eJoUjLINKk&feature=youtu.be> The second video is

entitled, **“Money Topics Every Couple Must Discuss.”** It can be viewed at:

<https://www.youtube.com/watch?v=qsGb3Gr1aMY&feature=youtu.be> The third video is

“What Consumers Should Know About Time Shares Before Signing on the Dotted Line.”

It can be viewed at: <https://www.youtube.com/watch?v=F2OX0hnFq8k>

ACC’s financial education video series is designed to help consumers, especially Millennials, better manage their finances and get access to financial services. The free series is available online at

<http://www.americanconsumercouncil.org/videos.asp>

and features certified financial planner and author, Kimberly Curtis, who is a popular author, speaker and the CEO of *The Wealth Legacy Institute* in Denver, Colorado.

The video series has been well received by Millennials (18-30 year old) and has encouraged over 8,900 Millennials to join credit unions since September 1, 2016.



The other video topics include: **[Paying for the Cost of College](#)**; **[Paying Off Debt While Building Wealth](#)**; **[Home-Buying Mistakes to Avoid](#)**; **[Goals to Reach by Age 30](#)**; **[Money Mistakes Everyone Makes](#)**; and, “How to Prevent Identity Theft.”

Click on any of the links to watch these videos.

The American Consumer Council’s president Thomas Hinton, stated “Millennials (ages 18-30) want timely information delivered through short videos to help them better manage their money and debts. This series answers many of their questions and encourages Millennials to seek out the services of credit unions that are skilled at providing a broad range of financial services at very competitive rates.”

According to ACC's research, there are over 75 million Millennials in the United States and nearly 42% have not established any financial services relationship with an insured financial institution.

The American Consumer Council is currently promoting a series of financial education videos for Millennials that will be continue into 2020. ACC expects a strong response to the video series given the number of inquiries ACC has received from its 290,000+ members.



ACC’s Friend of the Consumer Award Recognizes Outstanding Businesses.

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. Now is the time to apply!

Throughout the year, ACC presents its "Friend of the Consumer" Awards. This prestigious award recognizes manufacturers, retailers, and other businesses that produce or sell products in the United States that meet or exceed federally mandated standards and are touted by consumers as "consumer friendly."



Each year, ACC awards numerous "Friend of the Consumer" Awards to deserving companies and organizations because they have "demonstrated a commitment to American consumers by providing a specific product or service that fosters consumer confidence and market acceptance."

To apply for the "Friend of the Consumer" Award, complete the online application and return it to ACC with the application fee. Applicants will be notified within 5 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 receipt of your award application.

For more information, visit: <http://www.americanconsumercouncil.org/awards.html>



Green CSM Certification Accepting Applications for Summer 2020 Cycle:

If your company or organization would like to increase its credibility with consumers, you should consider applying for the **Green CSM Certification**. Applications for the Spring 2020 application cycle are now being accepted through Friday, September 4, 2020.

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

All applicants complete the criteria and submit their responses to ACC's Green Consumer Council for review, assessment and feedback. Program details and the **Green CSM Certification** criteria can be viewed at ACC's website located at: www.americanconsumercouncil.org/green



For more information, please call ACC at 1-800-544-0414 or visit ACC's website by [clicking here](#). To become a member of the American Consumer Council, visit us at: www.americanconsumercouncil.org

