



Consumer News & Views

THE OFFICIAL MONTHLY NEWSLETTER OF THE AMERICAN CONSUMER COUNCIL



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Consumer Confidence Stays Steady in April



The Conference Board, a business research group, said Tuesday that its consumer confidence index ticked down to 104.0 in April from a revised 104.7 in March.

U.S. consumer sentiment ebbed in April while inflation expectations for the next 12 months and beyond increased, a survey showed on Friday.

- Recession fears inflation expectations rise.
- Consumers expressed more concern about the US political environment compared to prior months, which will heavily impact the economy.
- Greater dissatisfaction with the pace of disinflation weighed on consumers' assessments of current and future economic conditions.
- The survey's reading of one-year inflation expectations increased to 3.1% in April from 2.9% in March, rising just above the 2.3-3.0% range seen in the two years before the COVID-19 pandemic.
- Goldman Sachs now estimates that the first rate cut will come in July, instead of June; and Bank of America now expects the first cut in December instead of June.

The Present Situation Index—based on consumers' assessment of current business and labor market conditions—increased to 151 from 147.6 the previous month.

The Expectations Index—based on consumers' short-term outlook for income, business and labor market conditions—fell to 73.8 from 76.3 in February.

Why You MUST Check Your Credit Report

An audit occurs when the IRS chooses to review a taxpayer's accounts and financial information to ensure they reported all required income and followed all tax laws.

According to a recent report from Syracuse University's Transactional Records Access Clearinghouse, the IRS audited 3.8 out of every 1,000 returns, or 0.38%, during the fiscal year 2022, down from 0.41% in 2021. But many taxpayers still live in fear of a letter from the bureau questioning items on their returns.

"Taxpayers worried about the possibility of facing an IRS audit may hesitate to claim all the tax breaks they are entitled to claim," Kathy Pickering, chief tax officer at H&R Block, says. "When they do this, they are leaving their money on the table."

The IRS generally has up to three years after the filing deadline to initiate an audit, or up to six years if it finds a substantial error.

"If you are entitled to deductions or losses and you have adequate documentation to support these expenses, a taxpayer shouldn't fear an audit, even though it might be stressful," Mitchell Freedman, certified public accountant in Westlake Village, California, says.

Keep reading discover nine red flags that can trigger a tax audit and what you can do to avoid problems with the IRS.



You Didn't Report All of Your Income

You're not the only one who receives W-2 forms and 1099s reporting your income; the IRS gets copies, too. If the numbers are different, expect to hear from the IRS.

"It is almost automatic that the IRS will do a cross-check to make sure all of the income reported on Form 1099 is also reported on the appropriate lines of the tax return," Freedman says. "If you haven't reported income from the various forms, 1099s, W-2s or K-1s, you will likely be audited."

"The surest way for a taxpayer to get a letter from the IRS is to omit any amount of income from your return," Pickering says. "The IRS can easily check income reported on tax returns against what employers, banks, brokers and others report. This is an honest mistake for many who have taken up second short-term part-time jobs or side hustles."

Keep these records even longer than usual. Remember the IRS has up to six years to initiate an audit if it finds a substantial error.

Also, don't forget about any income you report on Form K-1. "Forms K-1 are used to report income and other items from S-corporations, partnerships, LLCs, and trusts and estates," Freedman says. "Each year more taxpayers are receiving these forms, and they are also provided to the IRS."

You Took the Home Office Deduction

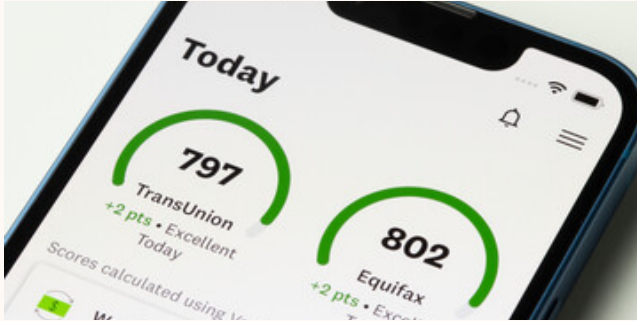
Many people are afraid to take the home office deduction because they worry the write-off will lead to an audit. This can be a valuable break to help cover the costs to set up and maintain an office in your home, but not everyone who works from home is eligible. You can take the home office deduction only if you are self-employed or an independent contractor.

To qualify, you must use part of your home "regularly and exclusively" for business. Your office doesn't need to be in a separate room but it has to be in an area of your home where you don't do anything else. The space must also be your principal place of business or a place where you meet regularly with clients or patients.

You can deduct your actual expenses, including a portion of your mortgage interest, renters or homeowners insurance and utilities based on the area of your home that you use as an office. Keep records of all those expenses.

Or you can use the simplified option: Just deduct \$5 per square foot of your home office (up to 300 square feet) for a maximum deduction of \$1,500. If you did freelance work or were self-employed for a few months, you may be able to take a partial-year home office deduction.

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CONTINUED**You Had Unusually Large Business Expenses**

You may hear from the IRS if your business expenses are much larger than other similar types of businesses. “The IRS compares deductions taken by taxpayers in the same income bracket or business type to find inconsistencies,” Pickering says.

Keep detailed records of your business expenses for at least three years after the filing deadline and at least six years if you’re receiving income from a variety of sources, especially for years during which you have large expenses.

Take steps to separate your business and personal expenses. “Maintain a separate bank account if you are self-employed, and make sure all income is deposited and expenses are paid through the business account,” Pickering says.

“That way, you have a clear financial record. Keep records such as logs and calendars documenting the work you’ve done as well as receipts, so you can show the business purpose of your expenses. If you pay expenses through a credit card, it’s a good idea to have a separate card for your business,” she says.

Another audit red flag is claiming you use your car 100% for business instead of allocating between business and personal use, Freedman says. Keep a mileage log so you can calculate the portion of the time you use the car for business – and to help defend your case if you’re audited.

You Didn’t Report All Your Stock Trades

Stock trades are taxable when you sell the shares unless the investments are in a tax-deferred retirement account. The brokerage firm sends a copy of Form 1099-B to you and the IRS and you need to report the capital gains and losses on Schedule D when you file your income tax return.

Investments you’ve held for less than a year are considered short-term capital gains and are taxed at your income tax rate. Investments you’ve held for longer than a year are generally taxed at the lower capital gains tax rate, which is currently 0%, 15% or 20%, depending on your bracket. Forgetting to report capital gains income could lead to an audit.

You Didn’t Answer the Question About Digital Assets

The IRS has asked about virtual currency transactions on the front page of Form 1040 since 2020, and it expanded the question and guidance about the types of taxable transactions for 2022 returns.

The 2022 Form 1040 asked, “At any time during 2022 did you receive as a reward, award or payment for property or services, or sell, exchange, gift or otherwise dispose of a digital asset (or a financial interest in a digital asset)?”

“Taxpayers must answer the question yes or no, and omitting it would certainly slow up the return – if not trigger an audit,” Pickering says.

If you receive cryptocurrency or other digital assets as income or have a profit or loss from selling digital assets you usually need report it. For federal income tax purposes, digital assets are taxed like any other kind of property, and if you sell cryptocurrency or other digital assets you must recognize any capital gain or loss.

You Made Large Charitable Contributions or Didn’t Include Documentation for Them

Charitable contributions can be tax-deductible if you itemize, so it’s important to keep detailed records when you donate.

“If someone donated cash or noncash items to a charity in the amount of \$250 or more and itemizes deductions, they can only claim that deduction if they have the required contemporaneous written documentation from the charity,” Nellen says. “It is the donor’s responsibility to get the proper letter.”

That means you can’t just get a letter from the charity years later if you’re audited: You need to have the documentation by the time you file your income tax return claiming the deduction.

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There are additional record-keeping requirements to substantiate large noncash donations, such as clothing, household supplies and vehicles, Pickering says. For example, you must have a qualified appraisal for noncash contributions in excess of \$5,000 – in addition to written acknowledgment from the charity.

You may also trigger an audit if you forget to attach required documentation for noncash charitable contributions, Brad Sprong, national tax leader, KPMG Private Enterprise, says. For example, if you donate property worth more than \$500 – whether it's a single item or a group of similar items – you must attach Form 8283 when you file your return.

You Earned a Lot of Money or Very Little

According to government data, the IRS in recent years has audited taxpayers with incomes below \$25,000 and above \$500,000 at higher-than-average rates.

It pays to be extra careful when reporting your income and substantiating your expenses and other deductions at higher and lower income levels. It's a good idea to work with a CPA or enrolled agent who knows the rules and record-keeping requirements. They can help if you're audited and also come up with a plan to help minimize your tax liability in the future.

You may also be at a greater risk of being audited if your income is volatile from year to year, Sprong says.

You Made Errors

The IRS also audits returns that contain basic mistakes such as incorrect Social Security numbers and math errors. You may face extra scrutiny if you rounded the numbers for your expenses instead of reporting the specific dollar amounts.

"Numbers entered on the return which appear to be estimates, rather than actual numbers – like amounts entered to the nearest \$100 or \$1,000 – appear to be pulled out of the air," Freedman says. Check your work before you submit your return.

**What Happens if You're Audited?**

"Many audits start with a simple notification letter sent to the taxpayer," according to Timothy Stiles, national practice leader of KPMG's tax exempt practice and global chair of KPMG's International Development Assistance Services practice.

"This may be automatically generated by the tax authorities, for example, when a 1099 was reported by a payer, such as a bank, but the individual doesn't show any income from the bank on a tax return. Another example is a large transaction reported in a single year, perhaps from the sale of a home or business. The IRS typically identifies the issue and asks for a response," he says.

As soon as you get the letter, gather your records and make your case.

"A good recommendation is to send clear, concise documentation with a simple explanation in response," Stiles says. In many cases, that may be all you need to do.

Pickering adds that most audits are conducted by mail and resolved by sending supporting documents with an explanation. "If a face-to-face meeting is required, having a tax professional represent them could make some taxpayers feel more comfortable, prepared and knowledgeable about what to expect."

If you worked with an enrolled agent or CPA, let them know about the audit. They should be able to help and can represent you. If you filed your tax return through a tax preparer or software service, they may be able to help, too.

Airlines Ripping Off Travelers with Ridiculous Frequent Flier Mile Changes



The Transportation Department is scrutinizing the frequent flyer programs of major US airlines for potential deceptive or unfair practices, the agency said Thursday as regulators step up oversight of the airline industry.

The department has been meeting in recent weeks with passenger airlines to discuss the popular loyalty programs, including transparency practices when booking award tickets, transferability of miles and notice given before making changes, two sources told Reuters.

One other key issue USDOT is looking at is the devaluation of frequent flyer miles over time that makes it harder to book award tickets, a separate source told Reuters.

"We plan to carefully review complaints regarding loyalty programs and exercise our authority to investigate airlines for unfair and deceptive practices that hurt travelers as warranted," a department spokesperson said. "DOT officials are actively meeting with US airlines and gathering more information on this issue."

Delta Air Lines and United Airlines declined to comment, while others did not immediately comment. Frequent flyer miles are one of the most popular loyalty programs.

Delta, which said in 2020 it had more than 100 million frequent flyer members, last year added a record 8.5 million members. The meetings come as some in Congress have raised concerns about frequent flyer programs.

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Delta last year added a record 8.5 million members to its frequent flyer program.

In October, Senate Judiciary Committee chair Dick Durbin and Republican Senator Roger Marshall asked the Transportation Department and Consumer Financial Protection Bureau about "troubling reports" of unfair and deceptive practices in airlines' frequent flyer and loyalty programs.

The pair cited reports "airlines are changing point systems in ways that are unfair to consumers, including by devaluing points, meaning it takes more points than initially marketed to achieve the promised rewards."

Major airlines heavily lobbied Congress this year to reject legislation co-sponsored by Durbin and Marshall they say threatens their ability to offer rewards credit cards that give consumers frequent flyer miles for making transactions.

The DOT said it is actively meeting with airlines and gathering more information. Sen. Dick Durbin has inquired about "troubling reports" of unfair and deceptive practices in airlines' frequent flyer and loyalty programs.

Durbin says the bill would address "outrageous" fees charged by Visa and Mastercard, and boost competition by directing the Federal Reserve to ensure that large credit card-issuing banks offer a choice of at least two networks over which an electronic credit transaction may be processed. Airlines say there at least 30 million US airline industry credit card holders.

Delta in October revised some changes to its frequent flyer program it had announced in September after some members had raised concerns.

In the end, these newly implemented changes are hurting not only travelers, but customer loyalty has gone right out the window.

How to Create the Perfect Garden This Spring and Summer



As spring has landed, trees are in full bloom, and long-dormant grass has shaken itself awake from its winter slumber. From gardening experts to novices, it's a period of time to prepare and grow flowers, vegetables, or other plants. We asked a group of professional gardeners what tips they would share with greener growers that they wished someone had told them when they first began. Keep reading on to learn tips for having a bountiful garden this season.

Plan Ahead

The first thing you should do with any project, gardening or otherwise, is making a plan. More pointedly, make an informed plan based less on the change of season and your favorite plants and more on what grows best where you live. Not every flower or herb is meant to go into the ground during spring, or even in your area.

"While many beginners would assume (like I did) that all plants do best planted at the beginning of spring, many bulbs and ground cover will benefit from a late spring or even autumn planting," says Ryan Farley, CEO of LawnStarter. "Fortunately this is easy to determine since seed packets will generally have this information."

The packets also show which hardiness zone is best suited for maximum success for each plant. A hardiness zone is a geographical area with a set average annual temperature and checking a map of these zones will easily show you what will probably or what will not grow well in your garden.

Prepare the Soil

Once you have the types of vegetables or herbs you will plant sorted, it's time to prep the soil. Depending again on where you live, the soil might be less than ideal.

Perhaps it contains a lot of clay or is short on the nutrients needed to boost growth. But according to the experts, you can easily whip your soil into shape. They share that success in gardening starts with good soil, particularly remineralization.

Remineralization means adding rock powder or rock dust to your soil when it is deficient in crucial elements for optimal growth. Paying close attention to soil health will go a long way toward gaining the best possible gardening results.

Fertilizers can make all the difference and are very important for the health and nutrition of all plants. They can take your garden to the next level. Using organic fertilizers that don't harm the soil biome creates long-term benefits and long-term results.

Proper drainage is also key. If you are watering your garden, the plants can only take in so much of it. The rest of the water needs somewhere to go. Not only will pooling water increase the chances of root rot, but it also starves plants of the oxygen needed for them to flourish.

Plant Smartly

Creating a garden goes beyond digging a hole and dropping in some seeds. In fact, you might have an even more successful experience if you skip this step, depending on the plant and the yield you would like.

Starting plants indoors and then transplanting them into your outdoor garden can be very beneficial. Angelo Kelvakis, a master horticulturalist at Rise Gardens, points out that putting in vegetables or herbs that have started life indoors gives your plants a better chance against the outdoor elements and speeds up their growth. You might still want to plant directly from seeds in some instances, but knowing which method is best is crucial for new gardeners.

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A general rule of thumb is that you want to directly seed any plant that you want many of, and transplant plants that you only need a few of. If you are sowing a row of lettuce, you can directly seed that, while larger plants like tomatoes, peppers, and squash should be transplanted.

No matter what route you take to get your new plants growing, another professional tip is to be mindful of placement. It can be tempting to get as many seeds or transplants into your growing space as possible but resist this urge.

When you plant too many plants close together, it can cause their roots to essentially fight each other for nutrients in the soil. Overcrowding can also cause taller plants to block the much-needed sunlight for other plants. It's important to do research about how much space needs to be between the plants you want to grow, as well as which plants should or shouldn't be near each other.

Learn the Proper Care

Once you have your seeds or transplants in the ground, the most crucial stage of gardening begins. How often and when you water your garden can make a big difference in your results. If you live in a very sunny and warm climate, it makes a certain amount of sense to give your garden a drink in the evening when the sun isn't bearing down on it. In fact, the experts caution against this, and for good reason.

The best time of day for watering is in the morning, according to Lindsey Hall, a horticulturist and blogger of Positive Bloom. After a disappointing initial yield in her first vegetable garden, she did research on plant care and learned nighttime watering leads to plants retaining moisture in a way that could cause root rot.

You should water all your plants in the morning, not just the veggies. The excess moisture can evaporate. Watering plants at their base is best because it reduces the chances of mildew and leaf spot.

Many things go into a successful garden, whether in spring or in any other growing season. Learning lessons that the experts have already lived gives you the best chance at earning a green thumb of your own.

Happy gardening!



Are Electric Vehicles Worth It?



Electric vehicles (EVs) were seen as a novelty when they first hit the mainstream several years ago. Their driving range was so limited only the most diehard believers were willing to take the plunge.

These days, EVs are no longer on the fringe, and that's largely the result of improved technology. Today's models have enough driving range to make them practical choices for most buyers.

Still, if you've only ever driven gas-powered transportation, switching to an EV requires adjustment. With gas-powered cars, you enjoy the convenience of having a gas station on every block; EVs have more limited infrastructure for refueling. And if you're on a budget, you'll find a wider range of affordable choices among gas-powered vehicles relative to EVs.

Given all this, are EVs worth the investment? Cost is one aspect to consider, but it's not the only one. Let's examine some pros and cons.

Pros

Here are some reasons why driving an EV home from the dealer lot may be a good idea.

Quick acceleration

Electric cars are known for delivering blistering acceleration. This is reflected in the zero-to-60-mph times of some of the most popular EVs. For example, the Tesla Model 3 sprints from zero to 60 mph in just 3.1 seconds with the Performance powertrain. And Kia's EV6 makes the dash in a mere 3.4 seconds if you choose the GT trim.

EVs have an inherent acceleration advantage because of the way they deliver torque. With a gas-powered car, peak torque can only be achieved at certain engine speeds. Reaching the rpm needed for maximum torque may take some time if you start from a standstill.

Things are different with EVs. They deliver instant torque, meaning maximum torque is achieved when you press the throttle. This attribute makes them excellent choices if you're looking for a vehicle that's quick off the line.

Lower fuel costs

All other things being equal, EVs have lower fuel costs than comparable gas-powered vehicles. To illustrate, let's look at the Kia Niro, a vehicle with gas-powered and all-electric powertrains.

According to Environmental Protection Agency (EPA) estimates, the Niro EV has an annual fuel cost of \$600. The annual fuel costs range from \$1,100 to \$1,200 if you opt for the gas or hybrid powertrains. Those estimates suggest that with the Niro, you could cut your yearly fuel bill by nearly 50% if you choose electric over gas.

AAA estimates that the electricity needed to drive 15,000 miles per year in a compact EV costs an average of \$546. The organization estimates that with a similar gas-powered vehicle, it would cost \$1,255 to drive the same distance. Using those estimates, driving an EV can save you \$709 in fuel costs annually. Over five years, the fuel savings associated with driving an EV totals \$3,545.

Less maintenance and lower maintenance costs

Gas engines have more moving parts than electric motors. This makes them more complicated to maintain and repair. EVs don't need oil changes, and they don't require you to spend money on air filter replacement.

As a result of their simpler design, electric powertrains have lower maintenance costs than gas engines. According to AAA, an EV costs \$949 less to maintain annually than a comparable gas-powered vehicle. Using that estimate, EVs can help you realize \$4,745 in savings when considering maintenance expenses over a five-year period.

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CONTINUED**Clean performance**

Gas engines produce emissions that harm the environment. This adds up over time. According to the EPA, a typical passenger vehicle emits roughly 4.6 metric tons of carbon dioxide yearly.

EVs produce zero emissions. This is true whether the vehicle is large or small. That fact gives EVs a huge advantage if you're a driver who is concerned about the environment.

At-home refueling

Gas-powered cars require you to refuel at a gas station. Granted, it's a quick process, but it still requires you to take time out of your schedule.

EVs give you the option of refueling at home. After a day of driving, you can plug in and replenish your vehicle's charge overnight. This is done in the comfort of your home while sleeping or working on other things. It's a convenient approach to refueling that doesn't require you to dedicate any time to the task.

Tax incentives

Tax incentives can help you offset the cost of your EV. The government gives buyers a tax credit of up to \$7,500 for purchasing a qualified vehicle. Not all EVs and buyers qualify, so do some research if you want to take advantage of this credit.

Prepares you for the inevitable

Some states are moving aggressively to phase out gas-powered cars in favor of EVs. California is leading the march. In August 2022, a measure approved by the California Air Resources Board called for all new cars, SUVs and trucks sold in the state to produce zero tailpipe emissions by 2035. This policy won't remove existing gas-powered vehicles from roadways. However, it will prevent automakers and car dealers from selling gas-only vehicles, limiting options to EVs and certain plug-in hybrids.

Other states have joined California in this effort. The list includes Connecticut, Maryland, Massachusetts, New Jersey, New York, Oregon, Rhode Island and Washington.

Many automakers are getting with the program by gradually phasing out gas-only vehicles and producing more EVs.



Let's face it, 2035 will be here before we know it. Switching to an EV makes sense if you want to prepare for an inevitable future.

Cons

While it offers many advantages, EV adoption does have some drawbacks, at least in the current automotive marketplace.

Steeper cost

EVs often cost more than comparable gas-only vehicles. The difference isn't as wide as it once was, but it still exists.

To illustrate, let's return to our Kia Niro example. The gas-powered Niro has a base price of \$26,590, and the top trim in the range costs \$34,790. The base model of the Niro EV costs \$39,450, and the top trim begins at \$44,450.

A base-model Niro EV costs \$12,860 more than the gas-powered version, though it's worth noting that the base EV also comes standard with many features that cost extra in the gas-powered Niro. Reduced fuel and maintenance costs offset this difference, but breaking even will take time. Using EPA estimates, the Niro EV has yearly fuel costs that are about \$500 less than the gas-powered Niro, resulting in savings of \$2,500 over five years. And using AAA estimates, EVs can save you \$4,745 in maintenance costs over a five-year period.

Using those estimates for maintenance and fuel costs, it would take roughly 10 years to recoup the EV price premium on a Niro EV.

A federal tax credit can defray costs. But some models, like the Niro EV, don't qualify for that tax credit. The price gap isn't always so drastic, however, especially in the case of some luxury models. For example, BMW's 3 Series compact sedan starts at \$43,800. Tesla's comparable compact sedan, the Model 3, starts at \$43,990.

CONTINUED**Fewer affordable options**

There are lots of gas-only vehicles priced to suit the most budget-conscious shoppers. Cars like the Kia Rio and Nissan Versa start at less than \$20,000. And several small crossovers are priced in the low \$20,000s.

Regarding EVs, no new models cost less than \$20,000. The most affordable options start in the mid- to high-\$20,000s, and only a handful cost less than \$30,000. The vast majority of vehicles with all-electric powertrains cost \$40,000 or more.

Limited charging infrastructure

The number of charging stations grows daily. Still, these facilities are outnumbered by gas stations. In many places, the infrastructure for charging EVs is limited.

If you can charge at home, this isn't a huge deal when driving around town. But it adds a wrinkle to your journey on longer road trips.

Limited driving range

Some new EVs have a very limited driving range. For example, the Mazda MX-30 travels just 100 miles on a full charge, and the Nissan Leaf has only 149 miles of range with its base powertrain. EVs like those may be impractical choices for some drivers.

However, many EVs now have driving ranges approaching or surpassing 300 miles, and some models' range matches or exceeds that of gas-powered vehicles. The Lucid Air, for example, travels up to 516 miles on a full charge.

The downside is that the models with the most range tend to come from more expensive luxury marques like Tesla and Lucid, which makes them out of reach for some shoppers.

The Bottom Line

Are EVs worth it? It depends on your situation. If price is your main consideration, then it's unlikely that an EV is a good fit for you. However, shoppers with a bit more flexibility in their budget—particularly those who can easily charge their vehicle at home—will find that an EV is a smart buy.

Also, there are benefits associated with EV ownership that have nothing to do with financial cost. It's vital to consider all the variables when deciding if an all-electric vehicle is right for you.



Alarming Amounts of Pesticides Found in U.S. Produce



On Thursday, Consumer Reports released its latest study on pesticides in fruits and vegetables stocked in American grocery stores.

In the report, the nonprofit reviewed seven years of data from the Department of Agriculture, which showed test results from a "selection of conventional and organic produce grown in or imported to the U.S. for pesticide residues."

Consumer Reports looked at 59 of those common fruits and vegetables, including canned, dried, or frozen ones. And the results, the organization stated in its findings, "raised flags," including finding a pesticide on green beans that's been banned in the U.S. for more than a decade.

"In a broad sense, say in the past 10 years since we've been looking at this, we've noticed that there have been hazardous pesticides that have come off the market. So that's positive," Dr. Michael Hansen, a senior staff scientist at Consumer Reports, told Food & Wine. But then, he says, they are often replaced with something potentially far worse. "This is what we call 'regrettable substitution.'" And no, that's just not some cute term, but a very real scientific one.

"It's two steps forward and one step back — and sometimes even two steps back," James E. Rogers, PhD, shared in the findings.

Those hazardous pesticides include organophosphates, which have been shown to have "neurodevelopmental effects," and carbamate insecticides, which also have "toxic effects such as interfering with the reproductive systems and fetal development," according to the 2012 book, "The Impact of Pesticides." It was the presence of these pesticides that led Consumer Reports scientists to note in their findings that they think "many EPA tolerances are set too high." So, for its findings, it used lower limits for pesticides that can "harm the body's neurological system or are suspected endocrine disruptors," to help people make more informed decisions about what they put in their bodies.

"The way the EPA assesses pesticide risk doesn't reflect cutting-edge science and can't account for all the ways the chemicals might affect people's health, especially given that people are often exposed to multiple pesticides at a time," Hansen noted in the findings. "So we take a precautionary approach to make sure we don't underestimate risks." He additionally told F&W,

"That's why we're making bigger asks here, saying that what needs to be done is the whole class of organophosphates and carbamate pesticides should be banned because the risk is just as high as when we started looking at this — even though there have been very bad pesticides that have come off the market."

But it's not all doom and gloom. Consumer Reports noted that pesticides presented "little to worry about" in about two-thirds of the foods it looked into, including "nearly all organic ones." The team of scientists also notes that the biggest risks are caused by just a few pesticides, and those are "concentrated in a handful of foods, grown on a small fraction of U.S. farmland."

"That makes it easier to identify the problems and develop targeted solutions," Rogers said, adding that the EPA would need to make those solutions a reality to ensure all food is safe across the U.S.

In total, 12 foods gave the team the "bigger concerns." That list included U.S.-grown and imported bell peppers, blueberries (both canned and frozen), imported celery, imported collard greens, U.S.-grown and imported green beans, hot peppers, kale, and potatoes, U.S.-grown mustard greens, spinach (both canned and frozen), imported strawberries (both fresh and frozen), and U.S.-grown watermelon.

Importantly, the team noted that the fruits and vegetables it looked at may rank higher or lower not due to a high level of pesticides, but rather, "relatively few residues but worrisome levels" of some of what it considers high-risk pesticides.

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Green beans fall into this category. Consumer Reports said they qualified as high risk because of a pesticide known as "acephate or one of its breakdown products, methamidophos." Just 4% of domestic green bean samples were positive for both, but their levels were found to be "alarmingly high." That means that when you grab a bunch at the store, you may not get the pesticide every time, but if you do, it will be at extremely high levels. But that's not the worst part.

"This is especially troubling because neither chemical should be on green beans at all: Growers in the U.S. have been prohibited from applying acephate to green beans since 2011, and methamidophos to all food since 2009," Consumer reports noted.

As for how to mitigate risk, Consumer Reports said that children and pregnant people should consume less than a serving a day of what it identified as high-risk fruits and vegetables, and less than half a serving per day of ones marked as "very high-risk."

It also suggested that people should buy organic versions of these high- and very high-risk produce as they contain far fewer pesticides (though not completely pesticide-free, which is a common misconception about organic produce). This can not only help your body, but also goes toward supporting an industry that better protects farm workers from exposure and the surrounding communities from groundwater contamination.

Though Hansen suggests washing fruits and vegetables as a good practice in general, he noted that it will do little to rid your produce of pesticides entirely, as they are usually placed on crops during the growth phase, not just sprayed on top.

He also suggests supporting legislation aimed at eliminating these pesticides like this one.

"... the vast majority of fruits and vegetables eaten in the U.S. are already grown without hazardous pesticides," Brian Ronholm, head of food policy at Consumer Reports, added in the report. "We just don't need them. And the foods American consumers eat every day would be much, much safer without them."

And then the final message, Hansen says, is this: "We are not telling people to not eat fresh fruits and vegetables. Because they're actually nutritional benefits for all this. People should be increasing the amount that they consume. Just try to do it with a little bit more sophistication to minimize your risk."

If you would like to learn more information about the results, you can see the full findings at [consumerreports.org](https://www.consumerreports.org).



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.

Andrews FCU
45711 Allentown Rd
Suitland, MD 20746
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IMPROVING THE FINANCIAL LIVES OF OUR MEMBERS

Learn about our history and how you might join us.

- Building a community of trust
- Our members are our top priority
- We're committed to your financial success
- Join our team! Check out our career opportunities

Ready to serve. Ready to solve.

We're a team of friendly professionals obsessed with serving you. We can't wait to solve all of your financial questions and dilemmas.

Celebrating 75 years of service. Looking forward to many more.

In 1948, Andrews Federal began serving members. Since then, we've grown, expanded our membership base, added thousands of members and billions in assets, and remained financially strong and secure. This year, let's celebrate all we've achieved together.

OUR HISTORY

We have a long history of serving members of the military and their families since 1948. And we're deeply committed to all members who join our ranks. For decades, we've provided high-quality financial products to members worldwide with a passion for service, safety, and soundness.

- We began when just eight people came together to deposit \$5 each
- Today, more than 139,987 members use our high-quality financial products and services
- Assets are currently more than \$2 billion
- Membership includes Washington, D.C., Maryland, Virginia, New Jersey, Joint Base Andrews, Joint Base McGuire/Dix/Lakehurst, and U.S. military bases in central Germany, Belgium, and the Netherlands; as well as Select Employee Groups throughout Maryland, Virginia and New Jersey

MISSION

Guided by our vision, our mission is to deliver innovative products and world-class service to help our global membership realize their financial aspirations. We take pride in providing financial solutions to help you take the next step in your financial journey.

VISION

At Andrews Federal Credit Union, our vision is to be a world-class financial institution that serves our global membership throughout their lifetime.

Serving those who serve. Serving our communities.

At Andrews Federal, we proudly provide our members with the resources they need to achieve their financial goals, including valuable deposit products, competitive loan options, and convenient technology. We've been serving members for 75 years, and we work to continually evolve and improve the resources we provide our members.

For more information, visit our website at www.andrewsfcu.org or call us toll-free at [1\(800\) 487-5500](tel:18004875500).

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IH Credit Union
718 Central Ave
Charlotte, NC 28204
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Mission Statement

Our mission is to offer services and solutions that make banking simple and easy for our members.

Who We Are

The International Harvester Employee Credit Union was founded in 1934 originally to serve the employees and retirees of what is now the International Truck and Engine Corporation, and at present services the employees and retirees of over 200 companies throughout the Springfield area. International Harvester Employee Credit Union officially changed its name to IH Credit Union in 2015, and it now serves anyone who lives or works in the state of Ohio.

The IH Credit Union, Inc. was organized as a State Chartered Credit Union and is a non-profit corporation whose purpose is to serve the financial needs of its members, who are also owners. When a person opens a share account, he or she actually purchases a "share" in the cooperative. Everyone who is 18 years of age or older and who owns a share is eligible to vote in the annual election for the Board of Directors. The Board of Directors establishes policies and they are directly responsible for the operation of the Credit Union, including financial solvency, the selection of services to be offered, the price of services and other operating decisions. The directors of IHCU are chosen from the membership through the annual election. There are no outside directors. Directors and other volunteers serve without pay.

In addition to being supervised and examined by the State government, the Credit Union has a three million dollar bond and is audited monthly by an independent accounting firm.

IHCU is capitalized by its members through regular savings. Savings held by members are then available for other members to borrow. No one can borrow until someone saves.

Membership Eligibility

We welcome you to join our Credit Union! You are eligible if:

- You live, work, worship or attend school in Ohio.
- You or a family member is employed by one of our member companies.
- You are a retiree of one of our member companies.
- Select employee groups made up of individuals associated through employment, or other organizational affiliation.
- Members of the families of any current member of IHCU.

Remember: once a member, always a member!

Leaving town, getting married, going to a new job, away to school or retiring? Those are all personal milestones, but none of those events means you have to leave the Credit Union. At IHCU, we follow a "once a member, always a member" policy. That means if you enjoy the Credit Union's great services and rates, you can continue to use them, even when other things in your life are changing.

And isn't that good news? After all, being able to continue your credit union membership means one less detail you'll have to worry about as other things in your routine are changing. Change is good - it keeps us all growing. But continuity is good, too. We're here to provide the financial services you need, even as you face new challenges.

For more information, visit our website at www.ihcreditunion.com or call us toll-free at 1(937) 390-1800.

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**.

Application for the Spring cycle are being accepted through June 1st, 2024.

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 pleased 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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