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How to Protect Your Computer Against Viruses.

This article was recently published in Consumer Reports and written by Bree Fowler.

In an era when malware is a looming threat to personal computers—not to mention smartphones, routers, and even TVs—it's hard to overlook the benefits of antivirus (AV) software. But given the wide range of options, it's just as tough to choose the one that provides the best protection.



That's why we just put 30 antivirus programs—including 10 free offerings—to the test, exposing computers running Windows 10 and macOS to a host of malware samples and malicious websites.

Finding the Right Anti-Virus:

You don't have to pay for solid AV protection. Bitdefender Free Edition got high marks from our testers for its ability to stop threats, for example. Avast Free Antivirus 2018 and Avira Free Antivirus 2018 also performed well. The Windows 10 Defender software that comes installed on new Windows computers is not quite as strong as those first three, but it still offers considerable protection.

The paid programs have extra benefits. Shelling out money—generally \$30 to \$80—does get you a few perks, says Richard Fisco, who heads Consumer Report's antivirus testing program. Case in point: In addition to its top-rated malware-fighting abilities, Bitdefender's paid version offers a firewall, a spam filter, and anti-ransomware features. Others provide parental filters, a password manager, and email and/or banking protection.

Another benefit? With a paid program, you don't get peppered with pop-up ads asking you to upgrade from the free version, Fisco says. "They can be almost as annoying as adware that constantly bugs you to buy something," he adds.

Opening your wallet does not guarantee you a better product. The \$60 Malwarebytes Premium and \$50 Dr. Web Security Space suites both scored lower than Windows Defender without offering any meaningful extras. The \$50 G Data Internet Security - 2018 at least had email protection and spam and parental filters.

Yes, Macs need AV, too. Yes, it's true, there isn't as much malware aimed at Macs, but that doesn't mean Apple fans can ignore cyber threats. They do exist in greater numbers, according to AV software maker Malwarebytes. "And if you don't protect yourself and you get an infected file," says Fisco, "you can pass that malware on to a friend with a Windows PC."

For those reasons, Consumer Reports now rates antivirus products for Mac computers. If you're looking for a free option, we recommend Avira Free Antivirus for Mac. The top paid options include Norton Security Deluxe for Mac and G Data Antivirus for Mac.

Download the software from trusted sites. If you click on a pop-up ad promising free AV protection, you can easily end up with malware on your computer instead. It's a common scam employed by cyber criminals. To be safe, go straight to the source and manually type in the web address for the company that offers the product you want to use.

About the Author:

Bree Fowler writes about all things "cyber" and your right to privacy. Before joining Consumer Reports, she spent 16 years reporting for The Associated Press. Follow her on Twitter (@BreeJFowler).

Consumer Confidence Slips Slightly in July.

The University of Michigan's Survey of Consumers revealed that consumer sentiment posted a trivial 0.3 point one-month decline in July, remaining a half of an index-point or less from the average in the prior twelve months (97.7) or since the start of 2017 (97.4). Despite the expectation of higher inflation and higher interest rates during the year ahead, consumers have kept their confidence at high levels due to favorable job and income prospects.

This mix of positive and negative expectations is similar to past expansions, and, as in the past, it will prevail as long as increases in inflation and interest rate hikes remain modest. What is unique about the current situation is the potential impact of tariffs on the domestic economy. Concerns about tariffs greatly accelerated in the July survey.



Across all households, 35% spontaneously mentioned that the tariffs would have a negative economic impact in July, up from 21% in June and 15% in May. Consumers who had negative concerns about the tariffs voiced a much more pessimistic economic outlook, had inflation expectations that were 0.6 percentage points higher than those who hadn't mentioned tariffs, and were more likely to anticipate that the unemployment rate would rise during the year ahead.

Of course, these negative economic expectations could quickly disappear if the trade issues with Europe are promptly settled and immediately followed by agreements with China, Canada, and Mexico. Resolution is critical to forestall decreases in consumer discretionary spending as a precaution against a worsening economy.

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.asp>

Green CSM Certification Accepting Applications for 2018 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 2018 cycle are now being accepted through August 31, 2018.

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: <http://americanconsumercouncil.org/greenc.asp>

