



Consumer News & Views

THE OFFICIAL MONTHLY NEWSLETTER OF THE AMERICAN CONSUMER COUNCIL



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Consumer Confidence Decreases in January



The Conference Board [Consumer Confidence Index®](#) decreased by 5.4 points in January to 104.1 (1985=100).

U.S. consumers' confidence has been moving sideways in a relatively stable, narrow range since 2022. January is no exception.

- Views of current labor market conditions fell for the first time since September, while assessments of business conditions weakened for the second month in a row.
- Consumers were also less optimistic about future business conditions and, to a lesser extent, income.
- By income group, the sharpest decline in confidence was seen in households earning over \$125K, while consumers at the bottom of the income range reported the strongest gains.
- Consumers' views of their Family's Current Financial Situation were more positive, and six-month expectations for family finances reached a new series high.
- Average 12-month inflation expectations increased from 5.1% to 5.3% in January, likely reflecting stickier inflation in recent months.

The Present Situation Index—based on consumers' assessment of current business and labor market conditions—fell sharply in January, dropping 9.7 points to 134.3.

The Expectations Index—based on consumers' short-term outlook for income, business, and labor market conditions—fell 2.6 points to 83.9, but remained above the threshold of 80 that usually signals a recession ahead.

How President Trump's Policies Will Impact American Consumers



President Trump's blunt message after a whirlwind week of executive orders and presidential proclamations may boil down to this: Take me at my word.

During four years in political exile after his first term, Mr. Trump vowed to radically reshape American life, culture and politics if he got another chance. His first week has demonstrated that he will seek to do just that – and fast – as he races to make good on the promises that vaulted him back into power.

Not all of his directives will succeed in the end. But already, the United States is a different place than it was a week ago. Several efforts to address climate change have been rescinded, and more land opened to oil drilling. The government now recognizes only two “immutable” genders, male and female. Migrants – now referred to as “aliens” – are being turned away at the border, and immigration agents have been freed to target hospitals, schools and churches in search of people to deport.

Large-scale tariffs have yet to be imposed, but nations around the world are bracing for those that Mr. Trump says will come on Feb. 1. Diversity efforts in the federal government have been dismantled, and employees turned into snitches. Federal money will once again be barred from paying for abortions overseas. Mount Denali once again will be known as Mount McKinley, and the Gulf of Mexico is now the Gulf of America (at least, according to the U.S. government).

Career officials at agencies across the government have been let go as part of Mr. Trump's pledge to get rid of what he considers disloyal members of the “deep state.” Security clearances and protection has been stripped from people Mr. Trump considers political enemies. TikTok was given a temporary reprieve from a forced shutdown, even as Mr. Trump rescinded his predecessor's efforts to establish guardrails around the development of artificial intelligence.

New regulations and new federal hiring are frozen for now. More than 1,500 people who were convicted of crimes connected to the storming of the U.S. Capitol on Jan. 6, 2021, have been pardoned or had their sentences commuted, including those who assaulted police officers.

Here are some of the biggest policy changes Mr. Trump has made.

Immigration

No single issue received more attention in the first few days from Mr. Trump and his new administration than immigration. The issue has long been at the center of the president's political identity, and he promised throughout the 2024 campaign to make far-reaching policy changes.

Mr. Trump issued more than a dozen immigration-related orders that included scores of policy overhauls based on the premise that the United States is being invaded by dangerous immigrants crossing over the border with Mexico. Many of the most aggressive changes – including new powers to deny asylum seekers from entering the country – are aimed at “aliens engaged in the invasion.”

Mr. Trump quickly eliminated policies that prevented Immigration and Customs Enforcement officers from raiding churches, schools and hospitals.

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He blocked the entry of thousands of refugees who already had been cleared to come to America. He began the process of expelling a million people President Joseph R. Biden Jr. had allowed in on a temporary but legal basis and halted several programs allowing temporary residency, including for people from Ukraine, Cuba, Haiti and Venezuela. And he made good on his longstanding promise to try to scale back birthright citizenship, an order that one federal judge quickly blocked, calling it blatantly unconstitutional.

The Trump administration has sought to enlist state and local officials in federal immigration law enforcement and directed federal officials to investigate and potentially prosecute officials in cities and states who interfere with the government's deportation efforts. And the administration directed agencies to withhold funds from so-called sanctuary cities in which officials refuse to cooperate with federal immigration agents.

Climate and Energy

Mr. Trump issued a half-dozen executive orders related to energy aimed at expanding the use of fossil fuels, curbing renewable energy and abandoning the federal government's efforts to address climate change.

He pulled the United States out of the Paris climate agreement. He shut down several efforts to prepare for the risks of a warming planet. He initiated plans to open larger areas in Alaska to oil drilling. And he ordered a freeze on federal permits for wind farms across the country.

Many of Mr. Trump's promises to "unleash" American energy — which he defined as everything except wind and solar power — will take time to have an impact. He ordered agencies to streamline permitting for gas pipelines and mining and to repeal rules that promote electric cars. But there's a legally required process for redoing federal regulations that can take years and has to pass muster with courts.

Other actions may end up being largely symbolic. Mr. Trump declared an "energy emergency" and has claimed he has authority to get power plants built quickly, but legal experts say the government's emergency powers are often fairly limited.

Tariffs and Trade

Mr. Trump had previously written on social media that he would impose a 25 percent tariff on products from Canada and Mexico and an additional 10 percent tariff on products from China on Day 1 of his administration, accusing those countries of not doing enough to stop flows of drugs and migrants into the United States. Instead, he released an executive order that requested reports on an exhaustive list of trade issues from various agencies by April 1.

Some business groups expressed relief, but that sentiment was short-lived. On Monday night, Mr. Trump told reporters he planned to put a 25 percent tariff on products from Canada and Mexico beginning on Feb. 1, and on Tuesday night, he said he would also put an additional 10 percent tariff on Chinese products by the same date.

It remains to be seen if those tariffs actually go into effect. But even if they do not, Mr. Trump will have plenty of opportunities in the coming months to make good on his campaign promises to impose sweeping tariffs on foreign products, including high levies on China and a universal tariff on most imports that could help raise money to offset tax cuts.

Gender and Transgender Rights

With an executive order billed as protecting women from "gender ideology extremism," Mr. Trump ordered the government to effectively recognize only two "immutable" sexes — male and female.

By proclaiming that a person's sex must be a permanent gender identity, the administration reversed efforts by the Biden administration to accommodate people who are intersex or transgender, among others, and allow them to self-identify as such in interactions with the government. It also rejected the mainstream medical understanding among groups such as the American Medical Association, which recommends viewing gender and sex as falling along a spectrum.

The order has already prompted administrative changes. The State Department removed the "unspecified or another gender identity" category from passport applications. More broadly, it directs agencies to scrub any mention of nonbinary gender identity from official documents and memos.

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Certain agencies were urged to “protect men and women as biologically distinct sexes,” in part by maintaining single-sex spaces such as prisons and shelters for women, from which transgender women will be denied access under the policy. And the order explicitly rejected the Biden administration’s interpretation of a Supreme Court ruling protecting transgender workers that was the basis for its extending protections to transgender students through Title IX last year.

Diversity, Equity and Inclusion

After declaring in his inaugural address that he would usher in a “colorblind” and “merit-based” society, Mr. Trump ordered federal agencies to immediately purge the concepts of diversity, equity and inclusion — or D.E.I. — from the federal government’s policies, programs and practices and targeted civil rights protections for government contractors.

He rescinded executive orders issued by Mr. Biden that sought to advance equity for women and Black, Hispanic, Asian and Native American people, as well as people with disabilities.

Mr. Trump then issued an order titled, “Ending Radical and Wasteful Government DEI Programs and Preferencing,” which halts all work in the federal agencies aimed at reversing systemic racism, sexism and other inequities.

The order required the shutdown of offices dedicated to D.E.I. work across all government agencies and the immediate dismissal of any employees working on such initiatives; the employees were placed on administrative leave this week and are to be laid off in the next month.

In an effort to root out any D.E.I. initiatives “in disguise,” federal employees were told to report any colleagues that attempted to circumvent the order to a newly created email address. Those who know of any such activity but do not report it within 10 days would face “adverse consequences,” according to emails that were sent by all agency heads.

Mr. Trump also revoked a civil rights-era order signed by President Lyndon B. Johnson in 1965 that banned discrimination in government contracting. The order was seen as the underpinning of the federal government’s commitment to affirmative action.

**Tech and Artificial Intelligence
Image**

Right after he was sworn into office, Mr. Trump rescinded a 2023 executive order that established guardrails around artificial intelligence. On Thursday, Mr. Trump issued an executive order directing his staff to come up with a plan to pursue policy that would “sustain and enhance America’s global A.I. dominance.”

The president also issued an executive order to establish a group that would come up with policy proposals related to cryptocurrency, an industry Mr. Trump has personal investments in.

Mr. Trump intervened in the battle over the future of TikTok. Officials in Washington fear that the immensely popular video app could pose a national security threat. Congress passed a law last year that forces TikTok’s owner ByteDance to sell the app or face a ban from working with app stores and cloud providers. The Supreme Court upheld the law this month.

The ban took effect on Sunday. But Mr. Trump on Monday told the Justice Department not to enforce the law for 75 days and to instruct companies, like Apple, Google and the cloud computing provider Oracle, that during that period there is “no liability” related to their work to distribute and maintain the app. The app is currently working in the United States but is still unavailable in Apple’s and Google’s app stores.

Health and Foreign Aid

Hours after taking the oath of office, Mr. Trump withdrew the United States from the World Health Organization, a move that he pursued in the last year of his first term, as the coronavirus pandemic raged. On his first day in office four years ago, Mr. Biden blocked the withdrawal from going into effect.

As he did in 2020, Mr. Trump this week accused the agency of botching its response to the pandemic and claimed that it asked for “unfairly onerous payments,” with China paying less than the United States.

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The withdrawal means that the Centers for Disease Control and Prevention, considered the world's leading infectious disease agency, would not have access to the global data the W.H.O. provides. It also would deprive the W.H.O. of a key funding source that it uses to protect public health programs in other countries, a shortfall that public health experts say could eventually hurt disease-fighting efforts of American health officials during international outbreaks.

A Trump executive order on Monday halted all development aid for at least 90 days to foreign countries, affecting programs aimed at alleviating hunger, disease and wartime suffering. As part of the order, the Trump administration stopped disbursement of funds from a program that supplies most of the treatment for H.I.V. in Africa and developing countries worldwide. The administration also revived the "Mexico City rule," which bars federal funding for overseas nongovernmental organizations that perform or promote abortions.

Mr. Trump on his first day in office also rescinded a health order that called on federal agencies to expand access to coverage on the Affordable Care Act's health insurance marketplaces, and in Medicaid, the joint federal-state insurance program for low-income Americans. Russell T. Vought, Mr. Trump's nominee to run the White House budget office, told lawmakers this week that he supported the first Trump administration's strategy of encouraging states to add work requirements to Medicaid.

Mr. Trump's health department also asked officials to refrain from public communications, including publishing reports on the bird flu outbreak. Meetings of advisory panels on health issues were also canceled. Trump administration officials defended the move, saying it allowed them to catch up to activity in the department before signing off on new public messaging. But the scope and duration of the pause unnerved career officials and outside scientists.

Federal Work Force**Image**

The administration issued one executive order that makes it easier to fire federal employees by subjecting them to the rules governing political appointees, who have much weaker due process rights. Mr. Trump also issued a memo asserting his authority to fire several thousand members of the so-called Senior Executive Service, top bureaucrats across the government, and the administration began to remove some of them.

Other memos told agencies to require employees to return to an office full time "as soon as practicable," which some federal employees said had prompted them to look for new jobs outside government, and to list employees who are still completing the probationary period required of new hires — typically one or two years, depending on the role or category of employee.

This memo noted that employees could be terminated during their probationary period "without triggering appeal rights" and suggested that the administration would seek to thin the civil service ranks by eliminating many recent hires. Mr. Trump also initiated a 90-day hiring freeze, causing agencies to rescind job offers for candidates whose starting date was imminent.

The National Treasury Employees Union, which has about 90,000 active members across dozens of agencies, filed a lawsuit in federal court on Monday challenging the executive order making it easier to fire federal employees. Other unions were still digesting the slew of orders and memos to understand the precise implications.



How to Start Investing with Just \$500



Many Americans want to join in on the investing game. However, many people believe they cannot do it, or that it is simply too late for them. This is not the case!

Did you know that you can get started investing with just \$500? Yes, \$500 is not a ton of money, but it's definitely enough to get something started. When it comes to investing, you don't need to be a millionaire to get your foot in the door.

While 55% of Americans believe they don't have enough money to invest, you can get started with small amounts of money. The truth is the sooner you start investing your money, the better. The best thing you can do for your financial future is to learn how to invest and grow your money even if you start with a small amount.

Here are the top ways to get started with investing 500 dollars:

Start contributing to a 401k or an IRA

If you have access to contribute to your employer-sponsored retirement plans, like a 401k or 403b, \$500 is a great amount to get you closer to your annual contribution maximums. Speak to HR about how you can make a one-time \$500 deposit to your account.

Some employers offer a company match which means they will match up to a certain percentage of your salary that you invest.

For example, if your employer offers a 3% match of your salary and you make \$500 a week, they would match up to \$15 per week. So, your 3% becomes 6% because your employer matches the percentage you are saving in your retirement plan.

Make it your goal to maximize your employer's match to earn as much free money as possible!

Another great way to invest 500 dollars for retirement is to set up and contribute to a traditional IRA or a Roth IRA through a brokerage and automate your transfers.

Buy a certificate of deposit

Need a safe place to keep your emergency fund or saving for a short-term goal? A certificate of deposit, aka CDs, is a safe way to invest 500 dollars.

Certificates of deposit are one of the safest investing avenues that exist because you get a guaranteed return on your investment in terms of the interest that is paid to you based on the initial deposit agreement you enter, regardless of what's happening in the economy. Not only is your return guaranteed, but your money is also FDIC-insured.

It's important to keep in mind that interest rates on CDs are only slightly higher than savings accounts. However, when it comes to emergency funds or money you need for short-term goals, the whole idea is to keep that money easily accessible and not tied up in any investments. This way, when you need it, it's there.

The last thing you want is for the money you might need relatively soon to be tied up in an investment or impacted by a market decline.

Start a side hustle

Want to earn some extra money? Starting a side hustle is one of the best ways to invest \$500! It is a good amount to buy goods or supplies to start out with or to get a website up and running. For example, buying popular items to flip for a profit is one of the easiest side hustles to start. You can find popular items such as furniture, appliances, gently used baby products, etc., on websites or yard sales.

Facebook Marketplace, eBay, Poshmark, consignment shops, and thrift stores are a few places you can find great items to flip. You can then resell them for a higher price through the same avenues.

Learning how to invest \$500 into a side hustle can help you begin earning multiple income streams and may even become a full-time business for you!

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CONTINUED**Set up a DRIP (Dividend Reinvestment Plan)**

A dividend reinvestment plan is basically when you buy dividend-paying stocks. You can then reinvest whatever dividends you earn into buying more stock over time. Your money then gets to grow over time through these reinvestments.

This approach, combined with the power of compound interest, is one way of putting your money to work for you. You can open a DRIP account with most brokerages.

Buy savings bonds

If you are risk-averse, then savings bonds are one of the best ways to invest \$500. Savings bonds are less risky than stocks, but they earn less money too.

However, it's always good to diversify your investments, so savings bonds can be a great place to start investing. The United States government created savings bonds to fund federal programs.

Bonds are low-risk and backed by the Full Faith and Credit of the American Government and are among the safest ways to invest. You purchase a bond for face value, and when the bond is redeemed, you receive the principal amount plus interest.

Of course, the amount you earn depends on the type of bond and whether you wait until it matures or if you cash it out early. You can invest in savings bonds electronically on the TreasuryDirect website.

Invest with a Robo-advisor

A Robo-advisor is one of the easiest ways to invest 500 dollars. Robo-advisors are automated investing services that manage your investments. It uses technology that bases your investments on the information you provide and finances.

Many financial institutions offer ways to invest through Robo-advisors. This is a great option to get started investing without tons of money. In fact, many financial services companies will automatically invest your spare change! Automate your investments and put your money to work with a Robo-advisor.

Pay your student loans or other high-interest debt

I'm a huge fan of getting aggressive with any debt you might have, and \$500 can make a big difference. Think credit cards, student loans, car notes, etc. The return on your investment by paying down debt can save you a ton of money in interest.

This is the interest that you won't have to pay to your creditors if you get rid of your debt as quickly as possible. Paying off debt can be one of the best ways to invest \$500 because it can save you hundreds to thousands of dollars in interest.

Get help from financial experts

There are several well-vetted platforms out there that can help you improve your finances and teach you the financial concepts you need to know as well as the actions you need to take to build long-term wealth.

There is many ways you can leverage to help you get your finances in order. Books, podcasts, and videos are great examples of things that can help. You'll learn how to deal with the things you struggle with when it comes to your finances.



5 Harmful Food Additives to Avoid



Food ingredient lists are long and full of chemicals that are hard to pronounce — let alone understand. And with all the conversation about [processed foods](#), you might be wondering which food additives to avoid.

Not all food additives are harmful. For example, ascorbic acid is just another name for vitamin C. And some chemicals are added to reduce growth of harmful pathogens. We've dug into the science to separate the good from the bad. And came up with five food additives that are most important to avoid for your health.

How are harmful food additives regulated?

The FDA (Food and Drug Administration) regulates food additives. But there's a loophole. When food companies add new ingredients to their products, they can monitor and report their own safety data. When this happens, the additive is labeled as "generally recognized as safe" or GRAS.

Certain places — like Europe and California — are more strict with food additives. If the research on a specific ingredient is inconclusive, they might still ban it. But this isn't the standard in the U.S. The FDA only bans an additive if there's solid evidence to suggest it's harmful.

You may wonder why it takes so much to ban an ingredient from U.S. products. The benefit or harm of a specific additive isn't always straightforward. For example, consider caffeine. There's ample evidence that it can raise your heart rate and blood pressure. But this doesn't mean it should be banned from all drinks in the U.S. For most adults, some caffeine is safe to consume.

Some food additives — like folic acid or calciferol (vitamin D) — provide important nutrients that are often lacking from the typical U.S. diet.

1. Brominated vegetable oil

You may remember bromine from your high school chemistry class. It's a naturally occurring element with an orange-brownish color and a bleach-like smell. When combined with the unsaturated fats found in vegetable oils, it creates brominated vegetable oil (BVO).

This additive was once classified as GRAS, but its approval has recently been banned. Food manufacturers have a year to comply with the new regulation and remove it from their products.

How it's used

BVO is used to maintain the citrus flavoring in fruit sodas and drinks. Look for it in citrus, pineapple, strawberry, or other flavored drinks and sodas. On a food ingredient label, it can be listed as:

- Brominated vegetable oil
- Brominated soybean oil
- Brominated sunflower oil

Health impact

Research in rats shows that BVO is stored in fat. This means it's not easily flushed from your body and may impact many different systems over the long term. For example, research has shown a significant impact on thyroid function.

2. FD&C Red No. 3

Bright red food often contains artificial food dye. FD&C Red No. 3 (Red Dye 3) — also known as erythrosine — was recently banned by the FDA. But manufacturers who use this additive have until January of 2027 to remove it from their products. So, it's still important to keep a lookout for this ingredient in your food labels.

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CONTINUED**How it's used**

This color additive is mostly used to improve the appeal of red-colored foods. It's found in bright red, orange, or pink foods like:

- Candy
- Drinks
- Desserts
- Canned cherries

Health impact

Research in rodents suggests that high doses of red dye 3 can disrupt thyroid hormone production. It has also been linked to thyroid cancer in animal studies. It's important to note that the doses used in the study were very high for a small animal.

Some people claim that artificial food dye has been associated with hyperactivity in children. Research on this topic is complex because foods with artificial colors often also have high levels of sugar and low levels of nutrients. Both of these things can also promote hyperactivity. The California Office of Environmental Health conducted an in-depth review of the research. They concluded that artificial food dye causes hyperactivity in some children.

3. Potassium bromate

Potassium bromate is a food ingredient often added to bread and flour products. It increases dough volume, shortens the amount of time bread needs to rise, and bleaches the dough. The European Union and the World Health Organization (WHO) have banned potassium bromate in flour. The FDA reports that they worked with the American Bakers Association to reduce levels of bromate in bread products.

How it's used

Potassium bromate is used in a wide range of products, including:

- Flour and bread products
- Baked goods
- Drinks
- Sauces
- Snacks
- Cosmetics
- Drugs

Health impact

When potassium bromate is added to flour and the baking temperature isn't high enough, the chemical doesn't break down. This can lead to digestive issues like stomach pain and diarrhea. Repeated exposure to potassium bromate may also be a possible carcinogen. This is based on research in animals exposed to high levels.

4. Propylparaben

Propylparaben is an antimicrobial agent that the FDA labels as GRAS – along with other parabens. It prevents the growth of bacteria in products and increases their shelf life. California and Europe have banned it because of its negative impact on the endocrine (hormone) system.

How it's used

Propylparaben is preservative found in:

- Snacks
- Candies
- Tortillas
- Baked goods

It's also used in cosmetic products, like creams and lotions. This is why you may now see many cosmetics labeled as "paraben-free."

Health impact

Parabens are considered endocrine-disrupting chemicals. This means that, at certain concentrations, they can behave similarly to hormones in your body. Researchers are specifically looking into whether they can affect thyroid function and reproductive health. But so far, a lot of the research has been done in the lab or in animal models. So more research in humans is needed to fully understand the potential health risks.

5. Titanium dioxide

Titanium dioxide is an artificial color and whitening agent used in many food products. The FDA requires that manufacturers either list "artificial color" or "colored with titanium dioxide" on the ingredients label. So, it can be hard to avoid when it's simply labeled as an artificial color.



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CONTINUED**How it's used**

Titanium dioxide is primarily used to improve the look and appearance of a food by making it whiter and brighter. It may be added to:

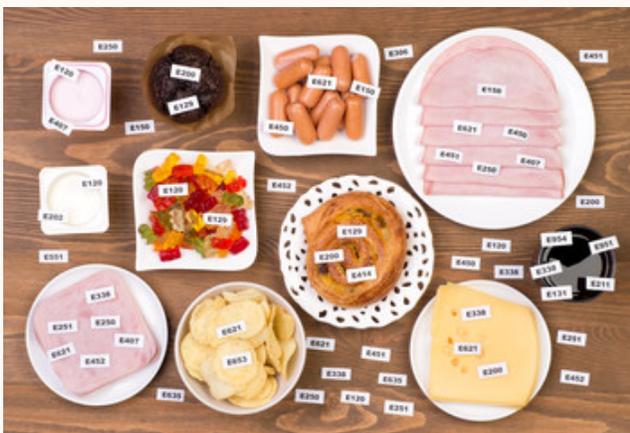
- Candy
- Coffee creamer
- Salad dressings
- Baked goods
- Cheese dips
- Sauces
- Snack mixes
- Soups

These are just some common examples. Titanium dioxide can be found in many different types of food products.

Health impact

In 2023, the safety of titanium dioxide was reevaluated by an international committee made up of the WHO and the Food and Agricultural Organization of the United Nations. They determined that titanium dioxide was safe, given most foods contain low levels of it. The available research didn't explicitly find safety concerns.

But not everyone agrees with this conclusion. The European Food Safety Agency banned titanium dioxide in 2020 due to concerns about its effects on DNA. This effect on DNA means it could be a possible carcinogen. And it's possible that repeated ingestion can lead to a buildup in your body. So, there are still unanswered questions surrounding its safety.

**Tips for avoiding food additives**

If you're worried about harmful food additives, you don't have to rush to throw out all the foods in your pantry. And you don't have to only shop at certain stores to avoid them. Like most things when it comes to diet, awareness is the first step. It's more important to be mindful of your overall food balance rather than feel pressured to completely cut out certain foods.

Below are some tips for how to avoid harmful additives without missing out on your favorite foods:

- Consider the dose: Food additives are unlikely to be harmful if you consume them on occasion. Negative health effects are more likely with daily ingestion over a long period.
- Make swaps: Many retailers now carry products that are copycats of their competitors' but with better ingredients. Visit your favorite retailer's website to see which ingredients they don't allow in their store.
- Snack on fruits, veggies, and nuts: Whole, natural foods come without the worry of processing or food additives. Sometimes, getting back to basics is easier than reading food labels.
- Prepare food at home when possible: Cooking can be time-consuming. But meal prepping can help you get nutritious meals on the table during a busy week. When you make meals at home, you're less likely to consume harmful food additives.

The bottom line

As food ingredients get more complicated, many people are more curious about what they're eating. Both California and the European Union have banned certain food additives due to questionable safety data. It may be helpful to avoid these ingredients. But you don't have to totally give up your favorite foods to reduce harmful food additives in your daily life. Start by reading food labels to better understand how often these additives are in your diet. Make food swaps or try to snack on whole foods when possible.

Become Mentally Strong--and live an incredible life



Everyone wants to start out the year strong, but it's finishing strong that's also important. Many resolutions and goals are never reached because we get caught up in what's happening in our life, and because we haven't developed the mental strength to keep ourselves going when the momentum from the New Year wears off.

However, a lot of getting yourself to your goals and surpassing them is about being mentally strong for when those hard moments hits. Discipline is developed, so it will power the continual ability to make great choices toward what you want. Remember, not to sacrifice what you really want for some pleasure now.

Being mentally stronger doesn't mean it has to be a tough grind, here are a few tips and tricks which can help you. Just like if you want to be stronger physically you have to do exercises to keep the muscles strong, do build mental strength you have to do exercises to help build those habits and beliefs.

One of the best ways to build mental strength is to find habits and small tips throughout the day to keep your energy high, mind-set positive, and help develop habits and skills which will help move you forward and keep you feeling good about what you're doing. Meanwhile, you're building mental strength in a way which won't leave you feeling exhausted and overwhelmed.

Set yourself up for a mentally stronger and happier year by applying a few of these tips:

Make Your Bed

You're already accomplishing things and getting off to a great start when you make your bed first thing in the morning. Remember the saying, "The state of your bed is the state of your head?" There is plenty of truth to it. While it may seem like a small step, it has huge benefits.

Research shows people who make their beds daily are overall happier with their lives, more productive, and have a stronger sense of pride and accomplishment in their day for all the tasks they do. This one little thing gets you in the habit of finishing projects right away in the morning. One task down before you've even brushed your teeth, what a great feeling!

Say Nice Things to Yourself Daily

Make a commitment to cut down on the negative self-talk and pump up the nice things you say to yourself. You may feel ridiculous at first as you become your own cheerleader in your head, but think about how great you'll feel as you make stronger and stronger decisions about your life. Those same decisions are what will keep you moving toward your goal.

Be mindful, negative thoughts can sneak their way in really quickly, when you catch them, just recognize them as untrue (even if you have to say it out loud) and replace them with a positive thought.

Write Down Something Great About Each Day

You can keep it in a jar, a journal, a shoe box, or wherever you want, but write down something great about each day. This helps create gratitude in your life.

At the end of the year, you'll be able to sit down and look back at the positive things you've experienced and accomplished, instead of only the challenges or rough patches which made you want to give up.

Write Down the Positive Aspects of Every Challenge

Life is a lot about perspective. Change your perspective and you can change your life.

Instead of griping and being angry or disappointed (indulging in negative self-talk) concerning any challenges which may come up, build up your positive mental strength by writing down positive aspects and things you could be learning from the challenges. Try your best to find something to be grateful about every day.

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CONTINUED**Practice Mindful Happiness While Commuting**

Mindfulness is about being in the moment. To get comfortable with being happy, practicing being mindfully happy.

Take an event or moment or memory when you are feeling good, and let yourself indulge in the feeling. Look at how it sits in your body, how your thoughts change, how your body changes, and what it feels like; see if there are any colors which it may feel like.

Spend some time with your happy mood. At the end of it, notice the feeling of happiness and joy, it comes from you, and it spontaneously shows up when you are in mindfully in the moment.

Practice Being Your Own Best Friend Daily

This is a great way to become mentally stronger, because it teaches us to rely on ourselves, and not need others to pick us up, because we can do it ourselves.

Next time something isn't going quite as planned, or you start to insult or criticize yourself, pause and ask: "Would I let my best friend treat me this way?" or "Would I treat my best friend this way?"

The answer is probably no, and it's a great idea to love yourself as much, if not more, than you love your best friend.

Practice Saying "No" without Explanation

As a society, we've decided somewhere along the lines that we have to have a reason for saying no, and not wanting to do something isn't a good enough reason. If you find yourself in that's line of thinking, then throw it out.

Learn to say no. You don't have to explain your actions or validate your decisions to anyone about why you don't want to do something.

Practice 20 Minutes of Self-Care Daily

It doesn't matter who you are or what you do, if you don't take some time to really deeply care for yourself, you'll eventually run your well dry and not be able to love and care for those around you.

Self-care can be something as complex as having a manicure or spa day, or as simple as locking yourself in the bathroom for five minutes just to have some alone time. It doesn't matter what it is, make sure you create some space and/or activities which leave you feeling full and happy.

Do a Hobby or Activity Daily Which Brings You Joy

This is a great form of self-care. See if you can't find a hobby or activity which you enjoy just because it makes you feel better.

As you become more confident and competent at it, you'll discover how confidence and self-belief will pool over into other areas of your life. The positive talk you use and the joy you find in your hobby will help make you mentally stronger as you tackle the harder aspects of your chosen goal.

Set a Goal to Practice More Gratitude and Less Complaining

Getting caught up in the cycle of complaining can make you hard to be around, but it also can take quite a toll on your mental health. Instead of just endlessly complaining about a situation, try and find something to be grateful about.

Set a Goal for at Least 8 Hours of Sleep a Night

This is huge! You've seen small children lose their mind when they are too tired. Adults are the same way, only we don't usually end up eventually passed out in the middle of our dinner plate. When you're too tired, you make poor decisions, your mental strength goes down, your rational mind turns into a 6-year-old's, and your body responds by upping stress hormones.

Make sleep a priority this year to help you stay mentally strong. A minimum of eight hours is essential, if you're any type of athlete, the more the better. If you're stressed, make sure you are giving yourself sufficient time to rest and relax before going to sleep in order to allow your body to maximize the sleeping hours.

Set a Goal to Eat Clean Food Daily

New research is showing the link between your gut health and your mood, and one of the things which directly relates to your gut health is the food you put in your body.

By reducing inflammatory food such as any food allergies, grains, dairy, and alcohol, you can reduce the stress on your digestive system. A healthier digestive system means less sick days, more energy, and can also improve symptoms of depressions and anxiety.

Try to shop the outside edge of the grocery store and eat only food you make.

CONTINUED ON P.13

CONTINUED**Cut Your Social Media Time in Half**

We tend to put our best foot forward on social media, and this can end up with us trying to compare our lives to the highlights reel of another person's life. Doing so can leave you feeling awful and discontent about where you are in life and the great things you've accomplished.

Half your social media time and spend the time reconnecting with people you love, reading a book, or practicing the hobby you enjoy. Whatever you decided to fill the time with, make sure it's something which lifts you up.

Put up at Least Three Inspirational Quotes to Read Daily

When things get tough and you feel like you're not making progress, uplifting words can go a long ways toward keeping you on track.

Take the time to post a few inspiring quotes or pictures (maybe even a vision board) somewhere you'll see it every day. Words of encouragement and motivation can go a long when you're in a bad place.

Visualize Your Goals for 10 Minutes Daily

Take the time to visualize the end result of your goals and also the challenges you'll overcome in between.

In addition to visualizing your goal, try to carefully plan for your way to achieving your goal. Practice visualizing how you're going to solve potential problems. See yourself where you want to be, and feel how great it feels to accomplish your goals.

Let Go of the People Pleasing Tendencies

In an effort to be a good person, we often over-extend ourselves and commit to things we really don't want to do.

Embrace the fact that you can't please everyone. Let go of the need to let others' happiness and goals overrule what's best for you, your health, and your happiness.

Set a Monthly Budget Which Includes Something Fun

Anything fun should do, it doesn't have to be big. It could be buying a new shirt, going to the movie, or getting yourself the favorite bubble bath — something you don't normally let yourself reach for, something which will make you smile and feel wonderful when you come into contact with it.

Whether it's lighting your new candle, soaking in a tub with your favorite bubble bath, let yourself enjoy a small splurge every month or few weeks.

Stop Indulging in Relationships or Activities Which Drain You of Energy

Go where you're celebrated. Do things which leave you feeling joyful. Make yourself mentally stronger by building positive relationships and letting go of toxic ones.

Letting go of toxic relationships or places isn't easy but, you have to make a commitment to being stronger. Without the mental and emotional drain, you'll find more energy and more happiness throughout your day.

Cut the Word "Should" from Your Vocabulary

Think about when the last time you thought you should do something. Wasn't exactly a fun and exciting thought was it?

"Should" usually comes with the feelings of obligation and heavy responsibility, and rarely a feeling of joy. "Should" has a tendency to come with self-criticism and harsh judgement, neither of which support the foundation you're building this year to become mentally stronger.

Instead of using "should," re-phrase your sentence into something you look forward to doing. For example, "I would like to be mentally stronger." or "I would like to be physically healthier."

Journal for Three Pages or Five Minutes Morning And/Or Night

If you choose to journal in the morning, write about your dreams, dump all your worries or concerns on the page, to creatively express anything which may have worried you the night before. It's also a great way to write down your goals and inspirations for the day, get a feeling for what you want to see happen and an action plan. If you choose to journal at night, unwind about all the things which may have stressed you out, and celebrate all the things you did right.

No matter what approach you take this year, remember: With a consistent positive practice, you can strengthen your mental muscles and over time, you'll become mentally stronger!

Top Medications Linked to Dementia

Dementia, a progressive disorder that impacts memory and independence, affects millions globally. While many are aware of lifestyle factors like smoking and alcohol consumption that can increase the risk of dementia, fewer realize that certain medications—both over-the-counter and prescription—may also play a role.

Research has shown that up to 40% of dementia cases could be prevented through changes in lifestyle and healthcare choices. Below are five common medications linked to dementia risk, as highlighted by Dr. Zain Hasan, a Los Angeles-based anesthesiologist.

Antihistamines and Anticholinergics

Antihistamines, commonly used to treat allergies like hay fever, eczema, and conjunctivitis, are often taken without a second thought. These medications, particularly anticholinergics, are available over the counter and help manage symptoms like hives and itchy eyes. However, studies have found a troubling connection between their long-term use and dementia. For example, a 2015 study involving 3,400 older adults in the U.S. found that increased doses of anticholinergics correlated with a higher likelihood of developing dementia.

A 2024 study further examined this link using data from over 700,000 individuals with allergic rhinitis in Taiwan. Researchers discovered a dose-dependent increase in dementia risk among antihistamine users, suggesting that prolonged use of these medications could potentially harm brain health. Antihistamines and anticholinergics work by blocking certain neurotransmitters, which can interfere with brain signaling over time. Experts recommend using these medications only when necessary and exploring non-drug alternatives, such as saline nasal sprays or allergen avoidance strategies, to minimize potential long-term risks.

Opioids

Opioids, widely prescribed for managing severe pain following surgery, injuries, or cancer, have been linked to a range of neurological effects. Dr. Hasan emphasized that long-term opioid use can sedate the brain, and prolonged sedation may elevate dementia risk.



A 2024 study analyzing data from over a million patients found that individuals with chronic pain who used opioids had a 15% higher risk of developing dementia compared to non-users. The study excluded factors like cancer diagnoses and family history of dementia, making the findings even more significant.

Patients relying on opioids should discuss alternative pain management strategies with their doctors to minimize potential cognitive risks. Chronic opioid use may also disrupt the brain's reward system and impair cognitive function, further contributing to long-term mental decline. Exploring non-opioid pain relief methods, such as physical therapy, acupuncture, or non-addictive medications, can help reduce dependency and safeguard brain health.

Proton Pump Inhibitors (PPIs)

Proton pump inhibitors (PPIs), such as omeprazole, are commonly used to treat acid reflux and heartburn by reducing stomach acid production. While effective for gastrointestinal issues, these medications have been linked to dementia in recent research. A 2023 study published in *Neurology* tracked over 5,700 participants over 45 years and revealed that individuals taking PPIs for more than four years had a 33% higher risk of developing dementia. Scientists speculate that PPIs may increase beta-amyloid levels in the brain, a protein associated with Alzheimer's disease.

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Additionally, PPIs may reduce the absorption of vital nutrients like vitamin B12, which is essential for maintaining brain health. Long-term PPI use has also been associated with a reduction in magnesium and calcium absorption, potentially leading to deficiencies that impact overall health, including cognitive function. Researchers have suggested that shorter courses of PPIs or lifestyle changes, such as dietary adjustments and weight management, may be safer alternatives for managing acid reflux. It's important for patients to regularly review their medication use with a healthcare provider to assess the necessity of continued PPI therapy and explore alternative treatments.

Benzodiazepines

Benzodiazepines, including medications like Valium and Xanax, are often prescribed to treat anxiety, insomnia, and seizures. These drugs work by calming the central nervous system, but their sedative effects may come at a cost. Dr. Hasan cautioned that long-term benzodiazepine use can numb brain activity and potentially lead to dementia.

Research supports this claim; a study involving over 9,000 participants found that individuals taking benzodiazepines for more than six months had an 84% greater risk of developing Alzheimer's disease compared to those who had never used these medications.

If you rely on benzodiazepines, consult your healthcare provider about alternative treatments to reduce long-term risks. Gradual tapering under medical supervision, combined with therapy or non-sedative alternatives, can help manage anxiety and insomnia while minimizing the potential cognitive risks associated with benzodiazepines.

Tricyclic Antidepressants

Tricyclic antidepressants (TCAs) are an older class of drugs used to treat mental health conditions such as depression and anxiety. Though less commonly prescribed than newer antidepressants like SSRIs, TCAs still play a role in treatment for some patients.

According to Dr. Hasan, TCAs cross the blood-brain barrier and can impact brain function over time. Prolonged use of these medications has been linked to cognitive decline and an increased risk of dementia. Patients concerned about their mental health treatment should discuss safer alternatives with their doctors, ensuring their medication plan prioritizes both mental and brain health.

Medications and the Blood-Brain Barrier

A common thread among the medications linked to dementia risk is their ability to cross the blood-brain barrier, a protective shield that prevents harmful substances from reaching the brain. Drugs like benzodiazepines, tricyclic antidepressants, and anticholinergics interact directly with brain activity, often causing prolonged sedation or altering chemical pathways.

Over time, these disruptions can lead to changes in brain structure and function, increasing the risk of cognitive decline. While these medications serve important medical purposes, their long-term effects on the brain highlight the importance of monitoring usage and exploring alternative treatments when appropriate.

Talk to Your Doctor

Top doctors advise patients taking any of these medications to consult with their healthcare providers before making changes. Abruptly stopping certain drugs, such as opioids and benzodiazepines, can lead to withdrawal symptoms and other complications. Additionally, those concerned about dementia risks should seek medical advice to explore safer options and preventive strategies.

Dementia remains a significant global health challenge, with millions of cases expected to rise in the coming decades. While medications can provide vital relief, understanding their potential risks is crucial for informed decision-making. Always prioritize open communication with your healthcare provider to safeguard your long-term health.

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.

Arc Federal Credit Union

[1919 7th Ave](#)

[Altoona, PA 16602](#)

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ARC Federal Credit Union - Who We Are

Our credit union has been a fixture in the Altoona community since 1956. We were founded so members could provide loans and financial services to each other by pooling their funds when traditional financial institutions at that time would not serve them. For more than six decades, we've grown and flourished by continuing that mission of helping those in our community who need it the most. We have also reaped the rewards that community service offers – peace of mind in the knowledge that we work to provide our members with the services they need to succeed and grow financially.

Our profits are returned to our members in the form of fewer/lower fees and better rates on our savings and loan products. Our Board of Directors is made up of trained volunteers. They are elected by and from our membership and donate their time to help ensure we are running in the best interests of our account holders. Anyone who has an account at ARC also has a share of ownership in our credit union and, as a member, has a voice – and a vote – to elect our Board of Directors and other credit union committees annually.

As a credit union, we're a financial institution based on the principle of "people helping people" and we have generations of experience. Our mission – a commitment to providing quality financial services and satisfaction to our members while maintaining strong personal relationships – has been the key to helping so many members achieve their personal financial goals. Come, see the difference that people can make and grow with us today!

Aren't Credit Unions and Banks the Same?

Yes, and no. Credit unions and banks are both financial institutions that offer remarkably similar services. However, our organizational structures and the agencies that regulate us are different. We both insure your savings up to \$250,000 (no worries there) and we are both required to meet strict government regulations. Even though credit unions are considered "tax exempt", it's not a free ride. We're still responsible for things like paying property taxes for our branch locations and making sure our employees' payroll taxes are properly deducted at the local and state level.

In the beginning, credit unions were seen as a kind of idealistic, yet practical, experiment that allowed members to combine their savings and lend to each other. Over time, the success of this "experiment" became apparent, as credit unions grew to become a common, trusted financial institution. One of the biggest reasons for our success has been the goal of keeping our members financially independent by helping them learn to save and borrow responsibly. In Pennsylvania alone, credit union members saved an average of nearly \$250 per household in 2019. It's hard to walk away from savings like that!

We could go on forever about credit unions and all the benefits of becoming a member, but you don't have to take our word for it. Visit the link below to learn more about why we love what we do!

For more information, visit our website at www.arcfcu.org or call us toll-free at 877-946-0857.

Welcome one of our credit union partners!

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Allegacy Federal Credit Union
575 N Patterson Ave
Winston-Salem, NC 27101

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How do you measure a healthy life?

At Allegacy Federal Credit Union, we believe the answer is in the balance. It's being wise in the choices you make. It's pursuing wellness on every level. It's working actively toward your goals, powered by the belief that you can get there. We want nothing more than for you to be your best you. So let's get started.

Financial fitness is part of a balanced life.

Being our best, together

When you become an Allegacy member, the benefits aren't just individual. When you invest with us, we invest in arts, education, health and community service organizations throughout the Triad. It brings us joy to help our community thrive. It's also the right thing to do.

Who We Are

Helping members make smart financial choices since 1967.

Welcome to Allegacy.

Our goal is to help you – and our entire community – thrive. We believe that by making smart choices, you can take control of your finances. You can attain and sustain meaningful goals. And we're here to support you in that journey. Learn more about who we are, where we're located and how to get involved below.

Who We Are

As a credit union, Allegacy is member-owned and not-for-profit. We offer lower fees and higher earnings than you'd find at a bank. We measure success by how we serve members. Our goal is to help you think creatively about your path and do our best to help you reach your goals.

Where We're From

Allegacy began in 1967 and grew steadily, prioritizing our members' best interest at every step. Today, we're one of the largest, most financially-sound institutions in North Carolina.



We'll always do the right thing for your wellbeing.

Doing right is our singular focus, and we mean it. Your health – your overall wellbeing – is a matter of balance. It's about creating joy and growth. This belief shows in everything we do – from the values we cultivate in our team, to the resources we offer our members.

Together, we're stronger.

At Allegacy, we continually look for ways to support the health of our community and meet its needs. It brings us joy to help our community thrive. It's also the right thing to do.

Welcoming new members every day.

At Allegacy, we strive to help our members take control of their finances while pursuing the personal goals that mean the most. Why? Because we believe it's the right thing to do.

For more information, visit our website at www.allegacy.org or call us toll-free at 336.774.3400.

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**.

Applications for the Spring cycle are being accepted through May 1, 2025.

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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