

# Consumer News & Views

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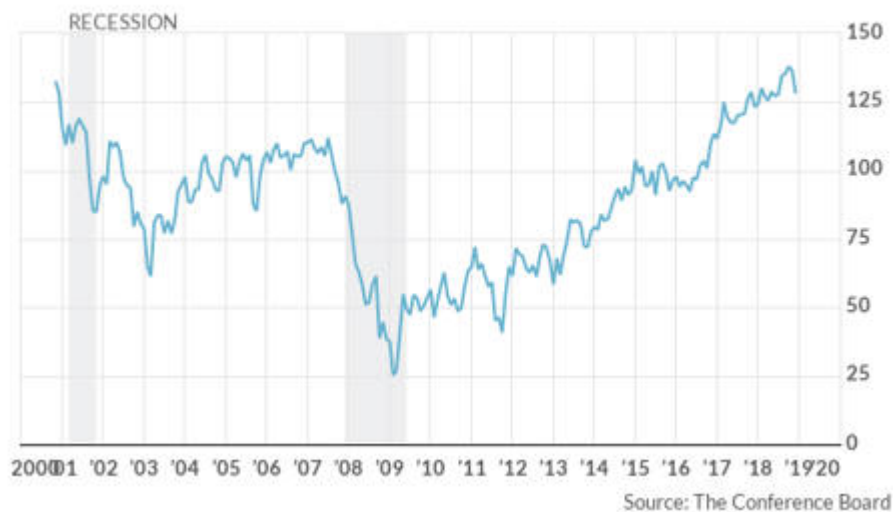
## In this Issue...

- **Consumer Confidence Continues Slide in December.**
- [Money-Saving Tips for Consumers in 2019](#)
- **ACC's "Friend of the Consumer" Award Recognizes Outstanding Businesses.**
- [Apply for the 2019 Green C<sup>SM</sup> Certification Program.](#)

**Consumer Confidence Continues its Slide in December.** The consumer confidence index dropped to 128.1 this month from a revised 136.4 in November as reported by The Conference Board. Confidence is now at its lowest ebb since July, putting the index almost 10 points below an 18-year peak set in October.

### Consumer confidence falls at year end

Consumer Confidence in December drops to 128.1 from 136.4.



**What happened:** Consumer confidence doesn't take its cues directly from what's happening on Wall Street, but the stock market's plunge in the past few months is likely reshaping how Americans view the economy. Wall Street jitters about the U.S. economy might also be weighing on the minds of Americans. Most economists predict the U.S. will slow in 2019 as recent government stimulus recedes and the Federal Reserve raises interest rates.

## Money-Saving Tips for Consumers in 2019.

Here are several money saving tips for consumers to help you spend your money wisely in the new year...

### Buying a Car:

*This report was prepared by John San Filippo, who covers consumer financial news for CUInsight.com*

From Mondays when business is slow to right before closing when salespeople are in a hurry, there's no shortage of theories about the best time to negotiate the best price on a new car. But what if you're not a Monday person or you work the swing shift? We've made it easy by providing the four best months to negotiate a new car deal.

**May** Memorial Day weekend kicks off the "big sales event" season for car dealers from coast to coast. And of course, the typical Memorial Day sale runs longer than just those three days. If you want to head into summer in a new ride, this is the time to do it. Also, according to data compiled by TrueCar, Memorial Day weekend is an especially good time to shop for a mid-size SUV.



### **October, November and December.**

Yes, all three of these are good months to go car shopping, but each month for a different reason – and a different type of car.

October is the first month that dealers really become aggressive about clearing out the previous model year. According to TrueCar's data, buyers in October average nearly 8% savings off MSRP. October is also a slow month for full-size pickups. With supply high and demand low, it's an especially good time to deal on that F-150 or Ram 1500. Most pickups don't change much from year to year, so if you're willing to accept a truck from the previous model year, you may find yourself with a screaming deal.

Black Friday is supposed to be all about retail. However, in recent years, car dealers have jumped on the Black Friday bandwagon, too. TrueCar data suggests that November is an especially good month to buy midsize and compact cars. However, you're well-advised to avoid SUVs and crossovers in November. Sure, supply is ample, but so is demand. Dealers are less likely to deal on whatever's hot at the time.

By the time December rolls around, car dealers aren't thinking only about clearing out the previous year's models; they're thinking about hitting their annual sales goals, too. The big push is on to close deals. If you're in the market for an SUV, TrueCar's data indicates that waiting until December will pay off. Regardless of what vehicle you're looking for, keep this in mind: While you may get a great deal on the previous model year, by December your choices will likely be very limited.

**Bonus: New Year's Day.** Why would you go car shopping after the end of the year? Isn't it already too late? Haven't the dealers already reset for the start of the new year? It may surprise you to learn that the car dealer year actually ends on January 2. This gives dealers one final holiday to clear out inventory and make sales quota. It's literally their last chance to sell you a vehicle during the current year, so you're really in the driver's seat, so to speak.

Limit your car shopping to the months (and one holiday) described here and you're sure to save some serious dollars.

### **Shop at Costco:**

*This report was compiled by Heather Anderson, who covers consumer financial news for CUInsight.com.*

About 1 in 5 products sold at Costco are the store's Kirkland store brand. According to *Consumer Reports*, some Kirkland products rate higher than premium brands. In some cases, Kirkland products are the highest rated brand available. Here are four highly-rated Kirkland products and one other item you should be buying from Costco.



### **Bacon.**

Consumer Reports tested regular and thick-sliced uncooked bacon, precooked bacon and turkey bacon. Of all types and brands tested, only Kirkland Signature bacon was rated excellent. "It crisped up nicely and consistently and had balanced fat and meat flavors, complemented by wood smoke and a taste of sweetness," the report said.

### **Mayonnaise.**

After you've stocked up on bacon, head over to the condiment aisle to pick up some mayo to make BLTs. Kirkland's Signature Real Mayonnaise rated just as good as Hellmann's in Consumer Reports' blind taste tests. And, it costs 60% less.

### **Car batteries.**

Kirkland's Signature 12866 battery, which is suitable for large Ford or Mercury cars, trucks or SUVs, aced nearly every Consumer Reports test. The \$85 battery almost beat out the top rated battery from Interstate, which costs \$280. Consumer Reports rated all car batteries and said many Kirkland batteries performed very well in its tests.

### **Ice Cream.**

Kirkland Signature Super Premium Vanilla ice cream consistently rates 5 out of 5 stars, and Consumer Reports tastes called it "full and dense with a big dairy flavor and complex vanilla-extract flavor." The Costco brand beat out premium brands like Breyers and Baskin-Robbins, and because it's typically sold in packages of two half-gallon containers, it's much less expensive than Ben & Jerry's – about 30 cents per serving, compared to \$1 per serving for Ben & Jerry's.

### **Eye glasses.**

Costco topped Consumer Report's eyeglass store ratings, which was based on a survey of nearly 20,000 subscribers. Costco shoppers paid less for frames and lenses than those who bought their glasses from independent retailers, private physicians or specialty eyeglasses stores like LensCrafters or Pearle Vision. The median Costco price for a pair of glasses was \$186, compared to about \$300 elsewhere.

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## **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>

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### **Green C<sup>SM</sup> Certification Accepting Applications for 2019 Cycle:**

If your company or organization would like to increase its credibility with consumers, you should consider applying for the **Green C<sup>SM</sup> Certification**. Applications for the 2019 cycle are now being accepted through March 31, 2019.

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 C<sup>SM</sup> Certification** criteria can be viewed at ACC's website located at: <http://americanconsumercouncil.org/greenc.asp>