

Consumer News & Views

Published twice monthly

June 1, 2014



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Consumer Confidence Jumps Amid Better Economic News. Consumer confidence rose slightly in May as better weather, higher stock prices and signs of an improving job market lifted the mood of American consumers. According to The Conference Board, its Consumer Confidence Index rose to 83, up from 81.7 in the previous month.

"Consumers' expectations for the economy in the short-term, jobs and personal finances also improved. The percentage of consumers expecting their incomes to grow over the next six months rose to the highest level since December 2007 -- the month the recession began," said Lynn Franco of The Conference Board.

"Consumer confidence improved slightly in May, as consumers assessed current conditions, in particular the labor market, more favorably," she said.



Thomas Hinton, president of the American Consumer Council, a non-profit consumer education organization, said that "While the economic picture continues to improve, it remains a painfully slow recovery for too many consumers. Wages remain suppressed and the number of good paying job opportunities for new college graduates is too low." Hinton said

that private employers and the federal government need to do more to stimulate true job growth if this recovery is going to last.

Which Foods Should You *Not* Refrigerate? *By Christopher Snow*

There are some foods that are actively made worse by refrigeration. These are the items you should absolutely keep away from cold.

Potatoes: Refrigeration causes the starch in potatoes to turn to sugar, and while this might sound like a good thing, it gives them the wrong flavor. The skins will also darken prematurely while cooking, making them look less appetizing.



Onions: Here's a weird one. You don't have to refrigerate onions, but you do need to keep them physically separated from the potatoes. Spuds emit moisture and gases that will make your onions rot. Your best bet is to keep onions in the mesh bag they came in—they like air circulation.

Garlic. Again, air circulation is key. Garlic bulbs will keep for two months without refrigeration, and if you keep them out of the damp air of the fridge you'll avoid making all your other nearby produce smell like garlic. Some even say that refrigeration will make garlic sprout prematurely.

Avocado. Is there anything more delicious and healthy than a ripe avocado? Avocado won't ripen in cold conditions, so unless you need them to keep for awhile, you should let yours live outside the refrigerator until they're ready to eat. There's a popular legend suggesting the presence of the pit prevents browning, so if you only use half of an avocado, be sure to reserve the side with the pit.

Tomatoes. Cold breaks down the cell walls in tomato flesh and causes them to become mushy and mealy. For better results, store them at room temperature and keep them out of direct sunlight, which can ripen them early and unevenly.

Bananas. "I'm Chiquita banana and I've come to say, bananas have to ripen in a certain way." So went the original Chiquita commercial from the 1940s. Now, we're not saying you should go and buy Chiquita brand bananas, but their refrigeration advice is solid.

Allow bananas to ripen at room temperature, and use your refrigerator when you want to slow the ripening process. Just be aware that refrigeration also happens to turn banana peels brown (though the interior is still unspoiled). Frozen bananas also make a great ice cream replacement for dieters.



Melon. Fresh melon—uncut, we should specify—is best stored on the kitchen counter where it can properly ripen and sweeten. Only after you cut up your cantaloupe (or whatever) into bite-sized bits should the flesh be refrigerated (but never frozen).

Stone Fruits. Peaches, apricots, nectarines, plums, cherries, and so on should be ripened at room temperature, stem-end down. Only after the fruits start softening slightly to the touch and begin to smell sweet should they be moved to the refrigerator. Shelf life is three to five days after that.

Bread. Try to eat your bread before it gets to the point where you need to chill it to stave off mold, because if you end up refrigerating, the loaf will get tough and less tasty. For this reason, a lot of people freeze bread. Freezing preserves the texture, but then you have to deal with defrosting it. And who's got the the time to microwave a slice of bread when they're rushing to catch a train in the morning?



Pastries. It's the same story with cookies and pastry. You can store them covered outside the fridge, and it's true they won't last quite as long, but refrigeration causes baked goods to go stale faster. Keep your cannolis on the countertop where they belong.

Hot Sauce. Not all hot sauces are created equal, but if it's a vinegar-based hot sauce like Tabasco, you can almost always safely store it in the pantry for months on end. Cold weakens the flavor and changes the viscosity of the sauce, affecting the pour.

Spices. Once again the humid environment of a refrigerator is detrimental to the flavor of spices, and since most can be safely stored for years without refrigeration, there's no benefit to cold storage at all.

Honey. Ugh! My family refrigerates honey and I'll never understand why. Honey is one of the world's earliest preservatives. It has a practically indefinite shelf life, and we've heard tales of archaeologists uncovering ancient Egyptian tombs with edible honey inside. Don't refrigerate honey. It'll crystallize, and you'll have to squeeze that stupid teddy bear even harder to get it out.



Peanut Butter. All-natural peanut butter does have to be refrigerated, because the peanut oil can rise, separate from the mash, and go rancid. Commercially processed peanut butter, on the other hand (like JIF and Skippy), can be stored for months without issue—even if the jar's been opened already. But really, who can't eat a jar of peanut butter in a month? It's delicious, and good for you, too.

Oils. Nut oils (like hazelnut oil, mmm...) must be refrigerated, but for other types of oil you're in the clear. Oils will become cloudy and harden when refrigerated, and while this doesn't do lasting damage, you'll need to wait for the oil to warm before it tastes right or flows properly again.

And, Maybe You Don't Need to Refrigerate These...

These are hotly contested. We've heard some pretty convincing stories of people storing these items at home without refrigeration, but you might want to keep them cool just in case.

Apples. Everybody stores apples in the fruit drawer, but that's not entirely necessary. More importantly, it could reduce the amount of antioxidants in the fruit's skin. Apples will keep for about a week outside the fridge, and depending on the

variety they might last a bit longer inside—but whether the tradeoffs are worth it is up to you. Coffee. Go ahead and refrigerate your leftover iced coffee from lunch, but coffee beans and grounds should really be stored more carefully. Condensation created by the fridge or freezer can affect the flavor of the beans, and sensitive palates can detect the difference. For best results, store beans or grounds in an airtight container outside the refrigerator instead.

Eggs. Certain organic eggs may be left out for a few days, as long as the shell is intact, but we're not sure why you'd want to bother. You'll get much better longevity out of a properly refrigerated egg, and there's nothing smellier than a rotten one.



Butter: Personally, I keep butter in a French butter dish, which holds butter upside down and inside an air pocket underwater. The water creates an airtight seal, while the butter remains easily spreadable at room temperature. The USDA doesn't really advise this, but it's working out fine so far.

Condiments. Again, despite the "Refrigerate after Opening" labels, you really don't have to refrigerate processed condiments like ketchup and mustard. They'll do fine right there on the kitchen table, just like the ones left beside the menus at the local diner.

Salad Dressings. Some people refrigerate salad dressings, some don't. Since most dressings are oil-based, and we've already established oil's longevity outside the fridge, they should be fine. Salad dressings that aren't oil-based are usually made of processed goop, and those are dense with preservatives anyway. Use your best judgment, of course.

Soy Sauce. The "Refrigerate after Opening" warning on that bottle of Kikkoman is only there because they're required to write it by law. The truth is, all the salt in the sauce is going to keep the stuff safe for months without refrigeration.



About the Author: Chris Snow was born and raised less than ten miles from *Reviewed's* editorial office, and graduated from nearby Merrimack College. He came to *Reviewed* after covering the telecommunications industry, and has been moonlighting as a Boston area dining critic since 2008.



ACC Will Open Four New State Consumer Council Headquarters in 2014. At a recent meeting with its state consumer council leadership council, the American Consumer Council agreed to establish new headquarters offices in four states in the second half of 2014. These locations will replace the old UPS mail drop locations that had previously served the state consumer councils.

The new state consumer council headquarters will be located in Ann Arbor, MI; Bangor, ME; Baton Rouge, LA; and Greensboro, NC. Each of these offices will be staffed by ACC and maintain regular business hours for the convenience of ACC members. All standard association business functions will be conducted at these locations as well.

In 2015, as part of ACC's master growth plan, the association will establish physical state consumer council headquarters and regional offices in the following locations: Tulsa, OK; Boise, ID; Reno, NV; Fresno-Bakersfield, CA; Laramie-Cheyenne, WY; Chicago, IL; and, Denver, CO. Each of these offices will be staffed and maintain regular business hours for the convenience of ACC members.

In March, ACC recently opened a Northeastern Pennsylvania in the Scranton/Wilkes-Barre region. ACC's new Northeastern Pennsylvania regional office is located at 730 Main Street, Suite 101-A, Moosic, PA 18507 in the law office building of Caputo & Mariotti. ACC also established a regional office east of Pittsburgh in East Monroeville to serve new consumer members in the Johnstown-Altoona-Pittsburgh region. That office is located at: 201 Penn Center Boulevard, Suite 400, Pittsburgh, Pennsylvania, 15235.



Consumers may contact ACC at 1-800-544-0414 or info@americanconsumercouncil.org for more information. Each physical ACC office is staffed by a regional director, membership coordinator and educational coordinator.



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American Consumer Council Will Seat Two Nominees to Serve on Its Board of Directors. Two members of the American Consumer Council (ACC) will be elected at ACC's annual meeting on Friday, June 13, in San Diego. The qualified individuals are **Barbara Yager**, an attorney in Madison, Connecticut, and **Edward McHale**, an attorney in West Palm Beach, Florida. Candidates for the ACC Board of Directors completed a written document stating their qualifications and intentions to serve on the Board. The document was submitted to ACC's national headquarters by April 4th and witnessed by a second member of the organization.



ACC also invites member representation for its eight standing committees – Education; Sponsorship; Advocacy & Consumerism; Member Services; Regional & State Councils; Marketing; Regulatory & Government Affairs; and, Awards & Recognition.

Any member who wishes to serve on one of ACC's eight standing committees may do so by sending a statement describing their interest and qualifications. Appointments are announced on a regular basis. Officers of credit unions and regulatory officials and their agents are not eligible for service in keeping with ACC's policies relating to conflicts-of-interest.



Transamerica Financial Solutions Group serves the financial institution market with loan protection products, reinsurance solutions and related services. Our mission is to market the industry's most innovative insurance programs and deliver effective marketing, professional training and support to help our partners maximize profitability while reducing costs and improving service.

Transamerica is an AEGON company, a multinational insurance organization headquartered in The Hague, the Netherlands. AEGON is one of the world's leading life insurance and financial services organizations. Transamerica markets the quality products of AEGON's affiliated insurance carriers and utilizes the resources and expertise gained from diverse products and distribution channels. With a portfolio that includes credit and mortgage insurance, debt cancellation, reinsurance solutions and related products, Transamerica can tailor products that strengthen your financial institution while protecting customers' loan obligations.

Transamerica utilizes the following AEGON company carriers that are rated by A.M. Best Company, Standard & Poor's, Fitch Ratings and Moody's Investor Service based on financial strength and operating performance.

Transamerica has an outstanding track record of supporting credit unions and other financial institutions. Transamerica is also a corporate sponsor of the American Consumer Council.

For more information, please contact Transamerica Vice President Tom Kazar at:
http://www.transamericafinancialsolutions.com/contact_us.html



ACC Annual Meeting Scheduled for Friday, June 13. The annual meeting of the American Consumer Council will be held at the Hilton Hotel Torrey Pines in San Diego, California on Friday, June 21, 2013 at 10:00 am PST. All voting members are invited to participate in the annual business meeting. There is no cost to attend the meeting.

To register to participate at this year's annual meeting, please email the ACC office. If you wish to participate via the teleconference, please request the password for access to the conference call at: info@americanconsumercouncil.org.

The annual meeting will discuss business matters pertinent to the management and operations of the American Consumer Council including the election of two new directors to the board of directors, and review activities and issues during the past 12 months..

Green CSM Certification Accepting Applications for 2014 Summer 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 2014 Summer cycle are now being accepted through August 31, 2014.

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>

