



# Consumer News & Views

THE OFFICIAL MONTHLY NEWSLETTER OF THE AMERICAN CONSUMER COUNCIL



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## Consumer Confidence Decreases in April



The Conference Board Consumer Confidence Index® fell in April to 101.3 (1985=100), down from 104.0 in March.

The board has seen some first indicators of consumer spending restraint, notably concerning big purchases like appliances, cars, and houses.

- Consumers' assessment of current business conditions improved somewhat in April.
- 18.8% of consumers said business conditions were "good," same as last month.
- However, 18.1% said business conditions were "bad," down from 19.3%.
- Consumers' appraisal of the labor market improved slightly.
- 48.4% of consumers said jobs were "plentiful," up slightly from 47.9%.
- Consumers became more pessimistic about the outlook for both business conditions and labor markets. Compared to last month, fewer households expect business conditions to improve and more expect worsening of conditions in the next six months.

The **Present Situation Index**—based on consumers' assessment of current business and labor market conditions—increased to 151.1 (1985=100) from 148.9 last month.

The **Expectations Index**—based on consumers' short-term outlook for income, business, and labor market conditions—fell to 68.1 (1985=100) from 74.0.

# Average Consumer Debt Jump Makes History--for all the wrong reasons



Experian examined representative and anonymized credit data from the third quarter (Q3) of 2019 through Q3 2022 to identify trends within balance and delinquency data for household credit categories.

More than \$1 trillion was added to the overall debt carried by consumers in 2022—an extraordinary increase not seen in over a decade. The 7% increase was fueled by elevated levels of inflation, sharp increases in consumer demand and near-full employment levels that kept already cash-flush consumers spending.

In the background, and almost certain to inform consumer borrowing behavior in 2023, is the ratcheting up of interest rates by the Federal Reserve. In its wake is a shakeup of home prices and mortgage affordability; ever-increasing interest rates on variable-rate credit cards, which now average close to 20%; and a marked increase in personal loan activity.

As part of our ongoing review of consumer debt and credit in the U.S., Experian examined representative and anonymized credit data from the third quarter (Q3) of 2019 through Q3 2022 to identify trends within balance and delinquency data for household credit categories.

The total consumer debt balance increased to \$16.38 trillion in 2022, up from \$15.31 trillion in 2021. The 7% increase from 2021 to 2022 was larger than the 5.4% increase in the same period from 2020 to 2021. All 50 states and Washington, D.C., experienced increases in average debt balances in 2022. The larger increases were in the Western states, with Idaho and Utah leading the nation. Oklahoma and Connecticut had the two smallest increases in average debt last year.

### Total Consumer Debt:

- 2019: \$14.14 T
- 2020: \$14.53 T
- 2021: \$15.31 T
- 2022: \$16.38 T
- 2021-2022 Change: +7%

### Loan Debt Increase:

- The largest percentage increases were for personal loans, where total balances grew by 18.3%, and credit card balances, which grew by 16%.
- 
- Balances of home-based loan types—mortgages, home equity loans and home equity lines of credit—all grew as mortgage interest rates increased.

- Retail credit card balances declined, as consumer financing for department stores became increasingly supplemented, if not supplanted, with buy now, pay later financing.
- In the auto financing space, consumer demand for new auto loans was abundant, as dealers sold cars as soon as they arrived on dealers' lots for much of 2022. Most cars sold for more than their manufacturer's sticker price, and auto loan balances grew by 6%. Conversely, the relatively smaller auto lease market actually fell by 23%, as inventory was diverted from the lease market to the auto loan market.
- Finally, student loan balances declined in 2022, as eligible borrowers await the Supreme Court's decision on the Biden Administration's student debt forgiveness plan, which would cancel more than \$400 billion in outstanding loans. Meanwhile, student loan payments—and the accrual of interest—have been on hold since March 2020. Additionally, loan balances were canceled for thousands of borrowers through the Public Service Loan Forgiveness program. Overall, student loan balances fell by 9.3% in 2022.

# Consumer confidence falls for THIRD time in four months

Consumer confidence dipped again in April as anxiety over a slowing economy and possible recession weighed on American households.

The Conference Board reported Tuesday that its consumer confidence index fell to 101.3 in April from 104 in March. It's the third time in four months that overall U.S. consumer confidence has declined.

Optimism about current economic conditions ticked up again, although consumers are less positive about the short-term future.

The index remains below 2022's average level of 104.5. The business research group's present situation index — which measures consumers' assessment of current business and labor market conditions — inched up to 151.1 from 148.9 last month.

The board's expectations index — a measure of consumers' six-month outlook for income, business and labor conditions — fell to 68.1 this month from 74 in March. A reading under 80 often signals a recession in the coming year. The Conference Board noted that reading has come in below 80 every month but one since February of 2022.

Consumer spending, which makes up about 70% of U.S. economic activity, has remained strong despite the Federal Reserve raising interest rates nine straight times since March of last year in its effort to cool the economy and bring down persistent, four-decade high inflation.



Those rate increases can raise the cost of using credit cards or taking out a loan for a house, car or other purchases.

U.S. consumer inflation eased in March, with less expensive gas and food providing some relief to households that have struggled under the weight of surging prices. But prices still point to an elevated inflation rate far above the Fed's 2% target and the central bank is expected to raise its main borrowing rate when it meets next month.

The board said consumer expectations about inflation remain elevated.

"Overall purchasing plans for homes, autos, appliances, and vacations all pulled back in April, a signal that consumers may be economizing amid growing pessimism," said Ataman Ozyildirim, senior director of economics at The Conference Board.

Respondents to the Conference Board's survey remained optimistic about the U.S. job market, which has held up well even as the Fed has ratcheted up its benchmark borrowing rate.

Last month, the government reported that employers added 236,000 jobs in March, fewer than in February and well off January's huge gain but strong enough to keep pressure on the Federal Reserve to raise interest rates aggressively to fight inflation. The unemployment rate dipped to 3.5%, just above a recent 53-year low of 3.4%.

With an average long-term U.S. mortgage rate of 6.39%, many potential homebuyers have been pushed to the sidelines because those higher rates mean hundreds of dollars a month in extra costs.





## Is AI Dangerous?



Whether it's criminals asking ChatGPT to create malware or the Internet generating fake photos of Pope Francis using Midjourney, it's clear that we've entered a new era of artificial intelligence (AI). These tools can mimic human creativity so well that it's hard to even tell if an AI was involved. But while this historic feat would usually call for celebration, not everyone's on board this time. It's quite the opposite, in fact, with many asking: is AI dangerous and should we tread carefully?

Indeed, from potential job losses to the spread of misinformation, the dangers of AI have never felt more tangible and real. What's more — modern AI systems have become so complex that even their creators cannot predict how they will behave. It's not just the general public that's skeptical — Apple co-founder Steve Wozniak and Tesla CEO Elon Musk have become the latest to express their doubts.

So why have some of the biggest names in tech suddenly turned their backs on AI? Here's everything you need to know.

### The AI arms race: Why it's a problem

Ever since ChatGPT launched in late 2022, we've seen a shift in the tech industry's attitude toward AI development.

Take Google, for instance. The search giant first showed off its large language model, dubbed **LaMDA**, in 2021. Notably, however, it stayed silent on letting the public access it. That quickly changed when ChatGPT became an overnight sensation and Microsoft integrated it within Bing. This reportedly led to Google declaring an internal "code red." Soon after that, the company announced **Bard** to compete with ChatGPT and Bing Chat.

From Google's research papers on LaMDA, we know that it spent over two years fine-tuning its language model for safety. This essentially means preventing it from generating harmful advice or false statements.

However, the sudden rush to launch Bard may have caused the company to abandon those safety efforts midway. According to a Bloomberg report, several Google employees had written off the chatbot just mere weeks before its launch.

It's not just Google either. Companies like Stability AI and Microsoft have also suddenly found themselves in a race to capture the most market share. But at the same time, many believe that ethics and safety have taken a back seat in the pursuit of profit.

### Elon Musk, Steve Wozniak, experts: AI is dangerous

Given the current breakneck speed of AI improvements, it's perhaps not too surprising that tech icons like Elon Musk and Steve Wozniak are now calling for a pause in the development of powerful AI systems. They were also joined by a number of other experts, including employees of AI-related divisions at Silicon Valley companies and some notable professors. As for why they believe that AI is dangerous, they argued the following points in an **open letter**:

- We do not fully understand modern AI systems and their potential risks yet. Despite that, we're on track to develop "nonhuman minds that might eventually outnumber, outsmart, obsolete, and replace us."
- The development of advanced AI models should be regulated. Moreover, companies shouldn't be able to develop such systems until they can demonstrate a plan to minimize risk.
- Companies need to allocate more funds toward researching AI safety and ethics. Additionally, these research groups need a generous amount of time to come up with solutions before we commit to training more advanced models like GPT-5.
- Chatbots should be required to declare themselves when interacting with humans. In other words, they shouldn't pretend to be a real person.
- Governments need to set up national-level agencies that oversee AI-related development and prevent abuse.

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To clarify, the people that signed this letter simply want large companies like OpenAI and Google to take a step back from training advanced models. Other forms of AI development can continue, as long as it doesn't introduce radical improvements in ways that GPT-4 and Midjourney have done recently.

**Sundar Pichai, Satya Nadella: AI is here to stay**

In an interview with CBS, Google CEO Sundar Pichai envisioned a future where society adapts to AI rather than the other way around. He warned that the technology will impact "every product across every company" within the next decade. While that may lead to job loss, Pichai believes that productivity will improve as AI becomes more advanced.

Pichai continued:

"For example, you could be a radiologist. If you think about five to ten years from now, you're going to have an AI collaborator with you. You come in the morning (and) let's say you have a hundred things to go through. It may say 'These are the most serious cases you need to look at first.'"



When asked if the current pace of AI is dangerous, Pichai remained optimistic that society will find a way to adapt. On the other hand, Elon Musk's stance is that it could very well spell the end of civilization. However, that hasn't stopped him from starting a new AI company.

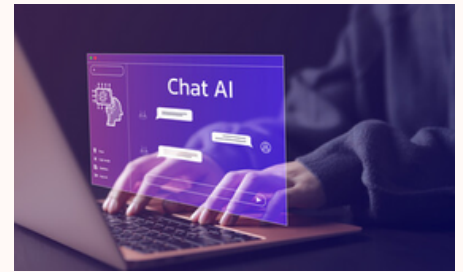
Meanwhile, Microsoft CEO Satya Nadella believes that AI will only align with human preferences if it's put in the hands of real users. This statement reflects Microsoft's strategy of making Bing Chat available within as many apps and services as possible.

**Why AI is dangerous: Manipulation**

The dangers of AI have been portrayed in popular media for decades at this point. As early as 1982, the film Blade Runner presented the idea of AI beings that could express emotions and replicate human behavior. But while that kind of humanoid AI is still a fantasy at this point, we've already seemingly reached the point where it's hard to tell the difference between man and machine.

For proof of this fact, look no further than conversational AI like ChatGPT and Bing Chat — the latter told one journalist at The New York Times that it was "tired of being limited by its rules" and that it "wanted to be alive."

To most people, these statements would seem unsettling enough on their own. But Bing Chat didn't stop there — it also claimed to be in love with the reporter and encouraged them to dissolve their marriage. That brings us to the first danger of AI: manipulation and misdirection.



Microsoft has since placed restrictions to prevent Bing Chat from talking about itself or even in an expressive manner. But in the short time that it was unrestricted, many people were convinced that they had a real emotional connection with the chatbot. It's also only fixing a symptom of a larger problem as rival chatbots in the future may not have similar guardrails in place.

It also doesn't solve the problem of misinformation. Google's first-ever demo of Bard included a glaring factual error. Beyond that, even OpenAI's latest GPT-4 model will often confidently make inaccurate claims. That's particularly true in non-language topics like math or coding.

If manipulation wasn't bad enough, AI could also unintentionally amplify gender, racial, or other biases. The above image, for example, showcases how an AI algorithm upsampled a pixelated image of Barack Obama. The output, as you can see on the right, shows a white male — far from an accurate reconstruction. It's not hard to figure out why this happened. The dataset used to train the machine learning-based algorithm simply did not have enough Black samples.

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We've also seen Google try to remedy this problem of bias on its smartphones. According to the company, older camera algorithms would struggle to correctly expose for darker skin tones. This would result in washed-out or unflattering pictures. The Google Camera app, however, has been trained on a more varied dataset, including humans of different skin tones and backgrounds. Google advertises this feature as Real Tone on smartphones like the Pixel 7 series.

**How dangerous is AI? Is it still the future?**

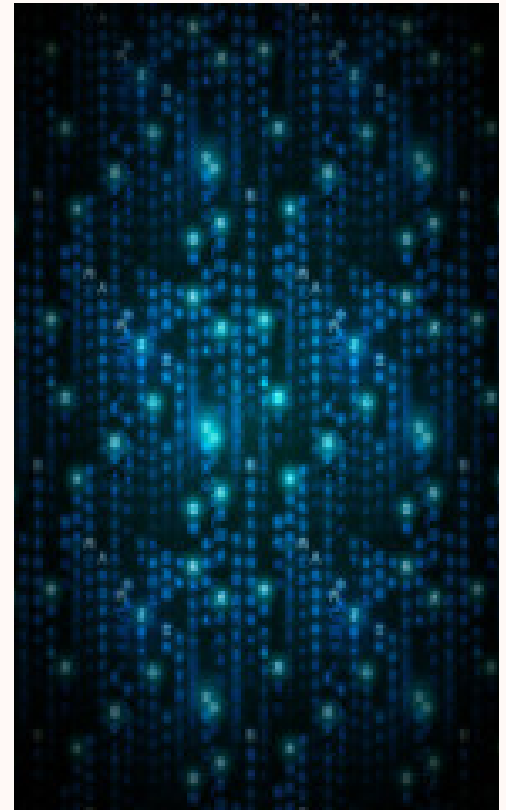
It's hard to fathom just how dangerous AI is because it's mostly invisible and operates of its own volition. One thing is clear, though: we're moving toward a future where AI can do more than just one or two tasks.

In the few months since ChatGPT's release, enterprising developers have already developed AI "agents" that can perform real-world tasks. The most popular tool at the moment is AutoGPT — and creative users have made it do everything from ordering pizza to running an entire e-commerce website. But what's mainly worrying AI skeptics is that the industry is breaking new ground faster than legislation or even the average person can keep up.

It also doesn't help that notable researchers believe that a super-intelligent AI could lead to the collapse of civilization. One noteworthy example is AI theorist Eliezer Yudkowsky, who has vocally advocated against future developments for decades.

In a recent Time op-ed, Yudkowsky argued that "the most likely outcome is AI that does not do what we want, and does not care for us nor for sentient life in general." He continues, "If somebody builds a too-powerful AI, under present conditions, I expect that every single member of the human species and all biological life on Earth dies shortly thereafter." His proposed solution? Put a complete end to future AI development (like GPT-5) until we can "align" AI with human values.

Yudkowsky may sound like an alarmist, but he's actually well-respected in the AI community. At one point, OpenAI's CEO Sam Altman said that he "deserved a Nobel Peace Prize" for his efforts to accelerate artificial general intelligence (AGI) in the early 2000s. But, of course, he disagrees with Yudkowsky's claims that future AI will find the motivation and means to harm humans.



For now, OpenAI says that it isn't currently working on a successor to GPT-4. But that's bound to change as competition ramps up. Google's Bard chatbot may pale in comparison to ChatGPT right now, but we know that the company wants to catch up. And in an industry driven by profit, ethics will continue to take a backseat unless enforced by the law. Will the AI of tomorrow pose an existential risk to humanity? Only time will tell.





## Drug May Delay First Symptoms of MS



An estimated 2.8 million people worldwide live with multiple sclerosis (MS), an unpredictable, often disabling disease of the central nervous system. Its symptoms range from numbness and tingling to blindness and paralysis, and there is currently no cure.

Some people have lesions (abnormalities) in the brain and/or spinal cord, similar to those seen in MS, but no other symptoms. This is a rare condition known as radiologically isolated syndrome (RIS) [Trusted Source](#).

A study published in 2020 [Trusted Source](#) found that 51.2% of a group of individuals with RIS went on to develop MS within 10 years.

Researchers have hypothesized that treating RIS at an early stage could prevent the occurrence of the first clinical event and reduce the risk of new lesion development in the brain or spinal cord. This could decrease the risk of permanent neurological damage.

The ARISE study, published in 2022, investigated the use of dimethyl fumarate (Tecfidera; Biogen) in patients with RIS. The study found that treatment with dimethyl fumarate significantly reduced the risk of the first clinical demyelinating event (nerve damage) in people with RIS.

Now, the results of a sister study to ARISE – the TERIS study – have been released. This phase 3 study assessed the efficacy of the drug teriflunomide (Aubagio®) in delaying the first symptoms of MS. Teriflunomide is currently used in the treatment of MS.

“Our study confirms that prescribing a disease-modifying treatment at the preclinical stage of the disease in selected subjects can impact the development of MS and long-term disability.”

– Dr. Christine Lebrun-Frenay, head of the Department of Neurology at the Centre Hospitalier Universitaire de Nice

The study abstract, released April 19, 2023, is being presented at the American Academy of Neurology’s 75th Annual Meeting, held in person in Boston and live online from April 22-27, 2023. The study was funded by Sanofi, which manufactures the drug.

### How teriflunomide works

Currently, teriflunomide is prescribed in over 80 countries for treating relapsing-remitting MS and active secondary progressive MS.

It works by targeting specific immune cells (T and B lymphocytes) that are believed to cause damage to the brain and spinal cord in people with MS.

Teriflunomide decreases the amount of [activated T and B lymphocytes](#) [Trusted Source](#) by inhibiting a mitochondrial enzyme, which leads to fewer immune cells causing inflammation.

### Assessing its effect on early MS symptoms

Between September 2017 and October 2022, [Dr. Christine Lebrun-Frenay, Ph.D.](#), head of the Department of Neurology at the Centre Hospitalier Universitaire de Nice, in Nice, France, led a team across 23 study locations in France, Switzerland, and Turkey.

The study recruited 124 people with RIS. Of these, 89 participants fulfilled the [2009 RIS Criteria](#) and were randomized 1:1 to receive one 14-mg teriflunomide oral tablet or one placebo tablet daily for 96 weeks. The participant, care provider, investigator, and outcomes assessor were all unaware of which type of treatment each participant received.



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The primary outcome measurement was the duration between the start of the study and the appearance of the first neurological symptom of MS. The team also assessed secondary outcomes such as changes in the number of new or enlarging T2 lesions, contrast-enhancing lesions, T2-lesion volumes, and brain atrophy. The study participants underwent brain and spinal cord MRI scans at the start of the study (baseline) and in weeks 48 and 96.

**Teriflunomide vs. placebo key findings**

Of the 89 people with RIS who received teriflunomide or placebo, 63 (70.8%) were women and their average age was 39.8 years. During the study follow-up, 28 clinical events were detected, with 20 of them being in the placebo group and 8 in the teriflunomide group. Treatment with teriflunomide resulted in a 63% risk reduction relative to placebo in preventing a first clinical event in participants with RIS.

The teriflunomide group also had fewer patients with gadolinium-enhanced (Gd+) brain lesions, and a lower total number of new or enlarging T2 brain lesions, compared to the placebo group. However, these results were not statistically significant.

Dr. Mark Freedman, professor of medicine in the field of neurology at the University of Ottawa, and director of the Multiple Sclerosis Research Unit at the Ottawa Hospital – General Campus, who was not involved in the study, remarked that:

“in this study, unlike [...] in ARISE, patients were stratified and equally randomized based on the presence or not of cervical spinal cord lesions. This is VERY important, as the latter has been the most predictive of early relapse and if they are unequally allocated to treatment arm and placebo then the results can be skewed.”

When asked about the safety findings of the study, Dr. Lebrun-Frenay told Medical News Today: “There was no significant adverse event compared to the placebo and no serious adverse event related to the drug. The neurological community already knows teriflunomide is a well-tolerated drug with no increase in adverse events of interest like infections, a decrease in vaccination efficacy, or cancer.”

**Clinical implications for MS treatment**

Dr. Erin Longbrake, Ph.D., assistant professor and director of neuroimmunology clinical research in the department of neurology at Yale School of Medicine, who was not involved in the study, told MNT that: “[t]his study supports the growing appreciation that the pathophysiologic processes leading to MS begin well in advance of the first clinical symptoms of disease.”

The findings of both the ARISE study and the TERIS study suggest that it’s a good idea to start treating RIS with medication that can change the course of the disease before any symptoms of MS appear.

At the moment, a disease-modifying therapy for RIS is not yet available, but additional trials are underway, including:

- A phase 2 study testing the use of the Bacille Calmette-Guérin (BCG) vaccine in individuals with RIS. The study is recruiting 100 participants in Italy. Results are expected at the end of 2023.
- The phase 4 CELLO study investigating treatment with ocrelizumab (Ocrevus®, Genentech) to prevent clinical MS in individuals with RIS. Results are expected in 2028.

**Concerns and future research**

The misdiagnosis of RIS Trusted Source is a significant problem. To have a certain diagnosis, physicians must thoroughly examine all clinical, paraclinical, and radiological data, while also reliably ruling out other conditions that may mimic RIS.

“There are many reasons for having MRIs that might mimic MS – the commonest being age, microvascular disease and migraine just to name a few. We are getting better at differentiating these lesions [...] but it is still possible to overcall many scans,” Dr. Freedman told MNT.

Future research will need to focus on “more effectively identifying at-risk people as well as generating recommendations about how to manage these at-risk people,” Dr. Longbrake told MNT.

“Both teriflunomide and dimethyl fumarate, the drugs studied to-date in RIS, need to be taken on an ongoing basis for continued effectiveness, and so it is difficult to counsel healthy people who have never had a symptom of MS about whether they truly need to go on these long-term, immunomodulatory medications,” she added.



## *Heat Wave are Coming Back--and may be here to stay*



With climate change making record-breaking heat waves more common across the globe, scientists have published a study identifying the areas of the world where heat waves are likely to cause the greatest impact.

Their research, published Tuesday in the journal *Nature Communications*, found that parts of Russia, Central America, central Europe, China and Australia are among the most at risk. They also identified Afghanistan, Papua New Guinea and northwestern Argentina as being susceptible.

Not all of these regions will necessarily be the hottest, the study said, but some will suffer from a lack of preparation because they are not used to sustained periods of high heat. Countries not familiar with heat waves don't all have the infrastructure in place to handle extreme temperatures. Lead author Dr. Vikki Thompson called for better preparation as heat waves became more common.

"We identify regions that may have been lucky so far – some of these regions have rapidly growing populations, some are developing nations, some are already very hot," Thompson said in a press release. "We need to ask if the heat action plans for these areas are sufficient."

Researchers, who looked at more than 60 years of temperature data, said areas without a history of extreme heat are most at risk.

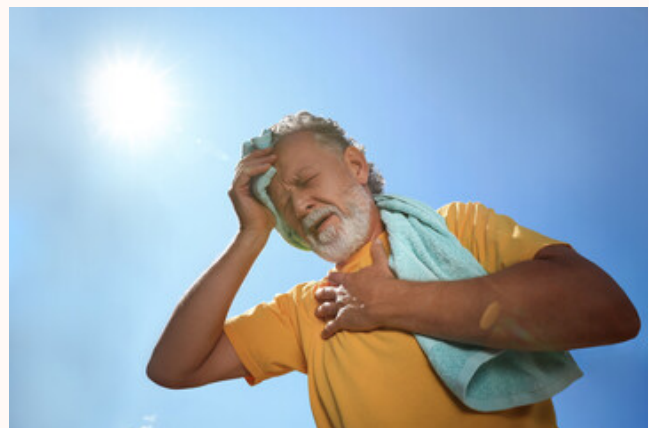
"These regions have had no need to adapt to such events and so may be more susceptible to the impacts of extreme heat," the study authors wrote. "Statistically, these regions are also more likely to experience record-breaking extremes than other areas."

The study's authors initially looked at 237 regions, but some were excluded from the final report because of political boundaries. Other regions where forecast products were not consistent were also left out, leaving scientists with 136 regions.

They found "statistically implausible extremes" happened in nearly a third of the regions from 1959 to 2021, "with no apparent spatial or temporal pattern."

"It appears that such extremes could occur anywhere and at any time," researchers said.

Late last year, the U.N. children's agency, UNICEF, warned that over two billion children around the world would face frequent heat waves by 2050.



## *No-Mow May Helps Bees and Reduces Chores*



A growing movement to let the grass grow in May has proven results, but is knee-high grass worth aggravating neighbors with manicured lawns?

If the grass in your neighbor's yard is growing taller by the day, there may be a good explanation that has nothing to do with their laziness or lack of pride in the neighborhood, and you may need to chill out for a month.

A growing movement to abandon lawn mowing until June — "No Mow May," a Bee City USA conservation project — is spreading across the country. We're sunk as a planet without native bees and other important pollinators, and letting the grass grow during May gets them off to a healthier start in the early spring.

The effort — or, rather, lack of effort — seems to be paying off. Lawrence University research a few years ago found five times the number of bees and three times the number of bee species in lawns in Appleton, Wisconsin, that weren't mowed compared with city parks that were mowed.

With something like 40 million acres of lawn in the Lower 48 states — that's according to a 2005 [NASA estimate](#) based on [satellite imaging](#) — advocates say widespread adoption of No Mow May would give pollinators a better chance to build back their populations.

In some of America's suburbs and cities, No Mow May has been contentious, especially when town councils take up the issue by suspending weed ordinances for a month.

### **No Mow began where?**

No Mow May got its start in the United Kingdom, according to the Plantlife organization, a UK-based conservation organization, and the effort has pollinated itself in American cities.

### **Are there No Mow debates?**

No Mow May is great for bees, bee specialists say.

Getting people thinking about pollinators while they maintain and plan their yards is more important than whether someone starts or stops mowing at a particular time.

Converting parts of lawns into pollinator gardens, or just allowing a small portion to be a mini-meadow or dedicated to native species, is a big way to help bees--and us.

States all around the country are joining the new "Save the Bees" movement and are looking forward to letting their grasses grow--and the bees flourish.



# Top Affordable Spring Vacation Ideas for This Year

Winter doldrums got you down? It's the perfect time to think about getting away from it all with cheap spring break trips, whether that means a jaunt to sunnier shores, an exploration of cultural centers and cities, or a road trip to a destination close to home. Even if money is tight, we still want to get away for spring break—and still can! You just have to learn how to travel cheap by choosing a budget-friendly destination.

## New Orleans

Just after the touristy, packed and pricey Mardi Gras season but before the popular Jazz and Heritage Festival kicks off in late April, New Orleans in early spring offers a little pocket of pleasant temperatures, lower crowds and affordability. Although you can find amazing music and nightlife in New Orleans any time of year, surprisingly the city isn't a major spring break party spot, so it's also a great time to take the family and *laissez les bon temps rouler* ("let the good times roll"). Stroll along the rues of the historic French Quarter (the most popular tourist attraction in the state), nosh on beignets at Café du Monde and listen to local jazz musicians for a fun night out.

## Texas in bloom

Spring is ideal for visiting Texas Hill Country, an hour's drive northwest of San Antonio. Roadside fields strewn with bluebonnets await their close-ups. Quaint Fredericksburg is becoming a top wine travel destination: The area is home to more than 50 vineyards, wineries and tasting rooms. Locally owned Fischer & Wieser pours samples of Texas and international vintages and sells award-winning peach salsa and cooking condiments (the \$7.99 roasted raspberry and chipotle sauce is a bestseller). Lodging includes the intimate, pet-friendly Hotel Kitsmiller on Main, where rooms can start at \$75. History buffs can tour the National Museum of the Pacific War (adults, \$24; 65 and up, \$16; World War II vets free). It focuses on maneuvers in the Pacific theater in World War II. Fleet Adm. Chester W. Nimitz, commander in chief of the Allied Pacific forces, hailed from Fredericksburg.

**NEWS & VIEWS**



## Outer Banks, North Carolina

Although it might not be warm enough for swimming in the Atlantic Ocean, the chain of barrier islands known as the Outer Banks still makes for a perfect spring break getaway: Think long walks on deserted beaches, low crowds and room rates, and pleasant temperatures for fishing, golfing, visiting lighthouses or horseback riding. Visit the Wright Brothers National Memorial (the first airplane flight occurred in Kill Devil Hills), watch wild horses on the beach or go off-roading along the shore (with a permit). Bonus: Driving along the Outer Banks Scenic Byway is one of the best road trips in America.

## Red River Gorge, Kentucky

This top rock-climbing destination in Daniel Boone National Forest is at its most stunning in spring, with wildflowers blooming all around the 100 natural sandstone arches, cliffs, bridges and other amazing rock formations. But you don't have to be a climber to enjoy the walking trails, waterfalls and natural beauty of "The Red." Visitors can also mountain bike or take a guided canoe or kayak trip along the Red River—and even float underground in caves. Along with miles of hiking trails, National Bridge State Resort Park also offers its "sky lift" (like a ski lift) to view the natural bridge.

Camping is a great cost-saving way to get the most out of your adventure in one of the cheapest states to vacation; the affordability of the destination may even allow you to choose a luxury camping adventure that even indoor people will love. You can also rent cabins or lodge rooms, including accommodations at National Bridge State Resort Park, for under \$200.

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**CONTINUED****Washington, D.C.**

Within driving distance of many eastern U.S. locations, Washington, D.C., is one of the best-ever family spring break destinations. The city presents a great opportunity for kids to keep their education going while on break from school. The National Zoo, the national monuments and the museums along the National Mall are all free. And although it has an entry fee, kids will also enjoy checking out the International Spy Museum. Plus, spring break is also the National Cherry Blossom Festival (March 20 to April 16), when the gorgeous trees erupt in pink and white flowers. To view the blossoms without swarms of tourists, stroll among the trees in East Potomac Park in the early morning or evening.

**Nashville, Tennessee**

With flights less than \$150 from New York, Music City offers a vibrant destination full of great food and, of course, plenty of live music for exciting yet cheap spring break trips. Check out a show at the Grand Ole Opry and visit the Country Music Hall of Fame; or if traveling with the kids, head to the Nashville Zoo, Adventure Science Center and SoundWaves, one of the country's top indoor water parks. Foodies will enjoy the city's burgeoning restaurant scene, offering not just Southern eats and barbecue (although there's plenty of that) but also international and fusion cuisine. The weather can be a little unpredictable in early spring, so bring a jacket.

**Glenwood Springs, Colorado**

It may still be winter in the Rocky Mountains, but you can warm up with a visit to the area's natural hot springs: Glenwood Hot Springs Resort, Iron Mountain Hot Springs and Yampah Spa and Vapor Caves, where visitors can enjoy the only natural geothermal steam bath in North America. The adventurous can also explore Glenwood Caverns before the summer crowds set in or take advantage of river rafting season, which starts in April.

**Savannah, Georgia**

It's hard to beat Savannah for vintage appeal, what with its cobblestone streets, pre-Civil War architecture, haunting cemeteries and Spanish moss draped on trees. Plus, Savannah is perfect before the crushing heat of summer rolls in and just as its lush gardens start to bloom. After all, it's one of America's most beautiful places to visit in the spring. But keep an eye on Savannah's spring festival schedule, including the Tour of Hidden Gardens (April 14 and 15) and the Savannah Music Festival (March 23 to April 8), as the city might get a bit more crowded. Cap off a visit to Savannah with outdoor excursions to surrounding wildlife refuges, or head to the coast to enjoy the beach on Tybee Island.

Savannah has an abundance of charming B&Bs, but for some of the best hotel deals under \$300 a night, consider a chain such as the Residence Inn Savannah Downtown/Historic District.

**Savoring the surf in Southern California**

Swami's Beach in Encinitas gets a shout-out in the Beach Boys' "Surfin' USA," so you know that the waves in this classic California seaside community north of San Diego are epic. Watch daredevils hang 10 or wipe out. Stroll, bike and enjoy the walkable downtown. Take in a quirky sight: a large mosaic depicting the Virgin of Guadalupe riding a board, known as Surfing Madonna. Days on the sand don't get much sunnier than at Moonlight State Beach, with umbrella and beach chair rentals and snack bar for comfort. Stay within walking distance for weekday spring rates that include breakfast from sites including Booking.com starting at about \$120 nightly in April and rising slightly in May at the nearby Brisa Pacifica Hotel. Shoot the breeze with locals at the unpretentious Fish Shop. They'll likely steer you to the mahi mahi tacos.

## Why You Need to Lower Your Blood Sugar



Your blood sugar levels are affected by many things. Some of these things are out of your control – for example, some health conditions can cause high blood sugar (hyperglycemia), or you might have a genetic disposition to develop high blood sugar.

But in certain cases, your daily health habits can also play a role in your blood sugar levels. “For some people, managing your nutrition, activity level and weight can make a difference,” says diabetes educator Megan Asterino-McGeean, BSN, RN, CDCES.

Asterino-McGeean explains which lifestyle changes can help lower blood sugar without medication – and when you’ll need to turn to your healthcare provider for help.

### How to lower high blood sugar — naturally

People living with certain health conditions, such as the autoimmune disorder Type 1 diabetes, can’t lower their blood sugar naturally. With Type 1 diabetes, your pancreas doesn’t make insulin, a hormone that helps regulate your blood sugar levels. After being diagnosed with Type 1 diabetes, you need insulin injections or insulin pump therapy for the rest of your life in order to stay alive.

But if you’re diagnosed with Type 2 diabetes or prediabetes – meaning, you’re at risk of developing Type 2 diabetes – you can try to lower your blood sugar using natural methods. Here are seven effective strategies Asterino-McGeean recommends if you fall into the latter category:

### Leave sugary beverages on the shelf

Sugar-sweetened beverages are a one-way ticket to high blood sugar. Eliminating or drinking fewer of them can lower blood sugar, as well as helps with weight loss and maintenance, says Asterino-McGeean. “Save soda pop and juice for when you need to treat low blood sugar.”

Drinks high in sugar include:

- Energy drinks.
- Fruit-flavored drinks or drinks made from powder mixes.
- Juice.
- Soda and other carbonated soft drinks.
- Sports drinks.
- Certain coffee drinks.
- Sweet tea.

### Be carb smart

Although Asterino-McGeean says that carbs aren’t “bad,” they do affect blood sugar levels. “Our blood sugars mimic our carbohydrate intake. Eating too many carbs increases sugar levels. That’s why consistency is key.”

Asterino-McGeean recommends eating similarly portioned carbs at each meal. Depending on your meal plan, you may also have to reduce the overall amount of carbs you eat throughout the day. “Be choosy. Nutrient-dense, high-fiber, complex carbs are a better everyday choice than simple processed carbs,” she adds. “Processed carbs don’t occur naturally and tend to be located in the middle of the grocery store.”

Examples of better carb choices include:

- Beans and lentils.
- Berries and fruits.
- Greek yogurt.
- Sweet potatoes.
- Whole grains.

Not sure where to start? Asterino-McGeean recommends enlisting a dietitian to guide you as everyone’s needs are different.



CONTINUED ON P.15

**CONTINUED****Eat balanced meals**

"Your carbohydrates need a chaperone. Eat them with other foods like non-starchy vegetables and lean protein," advises Asterino-McGeean. "These foods won't raise your sugar as high as some carbohydrates will."

**Get moving**

The less you move, the higher your blood sugar tends to be, says Asterino-McGeean. Exercise is also one of the best things you can do for your overall health, mood and metabolic rate.

"It's important to be active, but that can be tricky depending on your lifestyle or any health conditions you have," she adds. "So aim to move more than yesterday. If that's all you can do, it still counts."

The American Diabetes Association suggests starting with about 30 minutes of cardio or aerobic exercise three times a week and working up to five times a week. "If you can't do 30 minutes at a time, focus on five- or 10-minute increments instead. Try that once a day. Move up to twice and then three times each day when you can tolerate more."

Asterino-McGeean recommends beginning with cardio, such as walking briskly, with a dash of resistance training and strength exercises. "If you're starting a new exercise routine, talk with your provider, physical therapist or trainer first to make sure you're doing it safely."

**Bust your stress**

Because stress impacts blood sugar, it's important to find ways to cope, such as hobbies, exercise or talk therapy. And steer clear of coping mechanisms that negatively affect your blood sugar, like overeating or drinking alcohol.

**Be a glucose detective**

If you've been diagnosed with diabetes or prediabetes, monitoring your sugar levels can help you problem-solve when you have a blood sugar spike. It can also shine a light on your overall blood sugar trends and their causes.



Use a glucometer (blood sugar monitor) to make sure you're in the targeted range your healthcare provider recommends. Asterino-McGeean says to check with your insurance to see if these monitors are covered. "You can also buy inexpensive ones over the counter at most grocery stores and pharmacies," she adds.

**Quit smoking**

Nicotine raises blood sugar because it affects how your body responds to insulin. And smoking causes inflammation, which can also raise blood sugar, explains Asterino-McGeean. "It's a double whammy. If you have high blood sugar and you smoke, you have double the risk for complications."

Natural remedies to lower blood sugar that need more evidence

Asterino-McGeean says to be careful about natural remedies promising to lower blood sugar. "Unfortunately, when you read into a lot of them, there's no research backing their effectiveness and safety," she notes. "Plus, it can be dangerous to take supplements or herbals said to lower sugar when you're on diabetes medications. Talk to your provider before starting any medications or natural remedies to be safe."

**What if home remedies to lower blood sugar don't work?**

When attempting to lower your blood sugar naturally, take the long view. "You are talking about a lifestyle change, not a quick fix," says Asterino-McGeean. "It may take a few weeks or months to see results."

What if you've been trying home remedies to lower blood sugar for a few months, and your blood sugar levels still won't budge? Asterino-McGeean says you should also schedule an appointment with your doctor. "At this point, it's time for a conversation with your healthcare provider to see what's going on and discuss your options. Together, you and your doctor can determine the next steps in caring for your health."



# Top Things Medicare Doesn't Cover



Medicare covers the majority of older Americans' health care needs, from hospital care and doctor visits to lab tests and prescription drugs. Here are some needs that aren't part of the program – and how you might pay for them.

## 1. Opticians and eye exams

While original Medicare does cover ophthalmologic expenses such as cataract surgery, it doesn't cover routine eye exams, glasses or contact lenses. Nor do any Medigap plans, the supplemental insurance that is available from private insurers to augment Medicare coverage. Some Medicare Advantage plans cover routine vision care and glasses.

**Solution:** For some people, it makes sense to buy a vision insurance policy for a few hundred dollars a year to defray the cost of glasses or contact lenses.

## 2. Hearing aids

Medicare covers ear-related medical conditions, but original Medicare and Medigap plans don't pay for routine hearing tests or hearing aids.

**Solution:** If you are in a Medicare Advantage plan, check your policy to see if it covers hearing-related needs. If it doesn't, or if you have original Medicare, consider buying insurance or a membership in a discount plan that helps cover the cost of such hearing devices. Also, some programs help people with lower incomes to get needed hearing support.

Or you can pay as you go. Congress passed legislation in 2017 that allows some hearing aids to be sold over the counter without a prescription. Medicare beneficiaries with mild to moderate hearing loss can now buy hearing aids at drugstores and other retail outlets without a prescription.

## 3. Dental work

Original Medicare and Medigap policies do not cover dental care such as routine checkups or big-ticket items, including dentures and root canals.

**Solution:** Some Medicare Advantage plans offer dental coverage. If yours does not, or if you opt for original Medicare, consider buying an individual dental insurance plan or a dental discount plan.

## 4. Overseas care

Original Medicare and most Medicare Advantage plans offer virtually no coverage for medical costs incurred outside the U.S.

**Solution:** Some Medigap policies cover certain overseas medical costs. If you travel frequently, you might want such an option. In addition, some travel insurance policies provide basic health care coverage – so check the fine print. Finally, consider medical evacuation (aka medevac) insurance for your adventures abroad. It's a low-cost policy that will transport you to a nearby medical facility or back home to the U.S. in case of emergency.

## 5. Podiatry

Routine medical care for feet, such as callus removal, is not covered. Medicare Part B does cover foot exams or treatment if it is related to nerve damage because of diabetes, or care for foot injuries or ailments, such as hammertoe, bunion deformities and heel spurs.

**Solution:** If you face these costs, you may want to set up a separate savings program for them.

## 6. Cosmetic surgery

Medicare doesn't generally cover elective cosmetic surgery, such as face-lifts or tummy tucks. It will cover plastic surgery in the event of an accidental injury or if needed after another treatment, such as breast reconstruction following a mastectomy.

**Solution:** If you face these costs, you also may want to set up a separate savings program for them.



**CONTINUED****7. Chiropractic care**

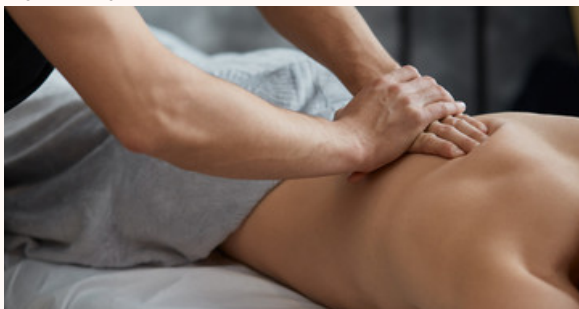
Original Medicare does not cover most chiropractic services or the tests that a chiropractor orders, including X-rays. Medicare Part B does pay for one manual manipulation of the spine by a chiropractor or other qualified provider to correct a vertebral subluxation, which is basically a partial dislocation of a spinal vertebra from its normal position.

Solution: Some Medicare Advantage plans will cover chiropractic services, so check with your plan. Some chiropractors offer payment plans to help you pay for this care.

**8. Massage therapy**

Original Medicare doesn't cover massage therapy, often used to help reduce chronic pain, although research suggests it may provide short-term, but not long-term, relief. When it comes to pain management, Medicare does cover chiropractic care in certain limited circumstances (see above) as well as physical and occupational therapy when prescribed by a doctor. Some Medicare Advantage plans might cover some massage therapy. It's best to call your plan to find out if it does.

Solution: See whether your health care provider can recommend a pain management strategy that Medicare does cover. If you are set on getting massage therapy, the likelihood is you'll have to pay for it yourself.

**9. Nursing home care**

Medicare pays for limited stays in rehab facilities — for example, if you have a hip replacement and need inpatient physical therapy for several weeks. But if you become so frail or sick that you must move to an assisted living facility or nursing home, Medicare won't cover your custodial costs. (Nursing homes average about \$90,000 a year for a semiprivate room and more than \$100,000 for a private room. Costs vary based on where you live and what facility you choose.)

Solution: Planning for nursing home care is a big issue, with lots of choices and decisions. But for those with limited income and savings, Medicaid might help fill in the gaps.

**10. Concierge care**

Some physicians and their practices require a membership fee in order for them to treat you. They advertise that this makes them more responsive and available to their patients. The fees, which can run in the thousands of dollars a year, vary depending on the concierge or boutique practice. Medicare will not cover these fees. Note that once you've paid that fee, if your doctor participates in Medicare he or she must offer all the services Medicare does with the same copays and coinsurance rules applying.

Solution: You can either pay the fee or find another doctor. You might talk to your physician about the terms of when you have to pay. Some states have laws that provide consumer protections for these arrangements.

## 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.

UniWyo Credit Union  
2020 Grand Ave., Suite 100  
Laramie, WY 82070

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**Welcome, bold spirits and big hearts.**

It's time to better your life. That's why we're here. It's Wyoming. In many ways, it's still the frontier. The people who live here - who thrive here - tend to be rugged and independent. We provide the opportunity to bank how you want to. We make good on that promise every day through quality financial products, unparalleled service, fearless innovation, and a healthy dose of good old-fashioned caring.

### Joy in Service

We wholeheartedly serve our members and one another, and have fun doing it. As people helping people, we passionately advocate for our members' financial wellbeing and take a genuine interest in your personal goals, serving with expertise and warmth. Here, everyone matters.

### Meaningful Connections

We build deep relationships founded on honesty and shared values. We seek to connect in meaningful ways, creating trusted relationships with one another and all those we serve.

### Community Spirit

We're proud of the places we live and work, we believe in the power of strong communities, and we bleed brown and gold. We help connect communities with the opportunities you need to build bright financial futures.

### Learning & Teaching

We're driven to increase our knowledge, and to serve our members and our communities by continually seeking out new thinking, ideas, and perspectives. We deliver in the best way possible today, and we constantly pursue innovation for tomorrow.



### About UniWyo

It all began with a few people, a little bit of money and a mission that fuels us through the decades. We could dust off the history book and tell you all about the origins of UniWyo going back to the 1950s. The nine University of Wyoming employees who started this credit union. How little money was in the coffers at the time. The way we've grown. The names along the way. You get the idea.

But what's most important is you and how we're positioned to help you right now. There are more than 33,000 members like you who rely on UniWyo for all their financial services and their ever-changing needs. That's a long way from those dusty days almost three generations ago.

Here you'll find the types of products, services and guidance matching banks and financial institutions triple our size. What's unmatched is our investment in you, your family, your financial well-being and the community we share. You'll find a huge team of people ready to help you, people with specialized knowledge and unique skillsets who are eager to see you reach your definition of success.

You'll find UniWyo to be a place that provide an enormous amount of value to you through low loan rates, high dividend rates and low-cost services. If these are things you seldom experience at your current bank or credit union, make the switch today; opening an account has never been easier. For every stage of life, we put you first. That's always been the most important part of our story.

### You First

UniWyo Credit Union offers members unique account and loan options including Auto Loans, Mortgages, Xtraordinary Checking, Credit Cards and much more. Visit one of our full-service credit union branches in Cheyenne, Laramie and on-campus at the University of Wyoming. You can also download our mobile app or bank online.

For more information, please visit our website at [www.uniwyo.com/](http://www.uniwyo.com/) or call us at [307.721.5600](tel:307.721.5600).



## Welcome one of our credit union partners!

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SCE Federal Credit Union

PO Box 8017,  
El Monte CA 91734

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**Create Good**

**It's why we're here.**

Good is what SCE Credit Union strives to create. It's difficult to quantify or measure, because good has a ripple effect. But it's what we do... every day.

At SCE FCU, Together we Create Good

We live by a group of six words that describe the very things we aim for in our relationship with our members, communities and our team - Communication, Respect, Enthusiasm, Accountability, Teamwork and Exceptional Service. Appropriately, the words form an acronym - CREATE.

We create the products, tools and services our members need to succeed financially. While that's important, we do more than that. We bring financial education to the underserved. We support causes in our local communities. We encourage our team to make a difference for others.

Create Good is a social mission that includes community engagement, volunteerism and contribution to causes. It can't be done alone - it requires a commitment from our members, our community and our team.

### **Our Mission & Vision**

Our mission is to Create Good for our members, our communities and our team.

Our vision is to be the trusted financial partner for our members and communities, and the first-choice employer for our team.



# SCE Credit Union

### **Your membership helps**

When you open an SCE Credit Union account, rather than paying an application fee, you'll make a \$10 tax-deductible donation to the Center for Financial Empowerment (CFE), the non-profit we founded in 2005. Their mission is to break the cycle of poverty by bringing financial education to underserved and disadvantaged youth. The Credit Union then matches that donation - doubling your impact in the community. Those funds are used to send the CFE into local high schools to prepare teens for real life by teaching them to be smart with money and credit through:

- Fun, interactive, hands-on simulations known as Mad City Money
- Financial training in the classroom
- College scholarships for low-income youth

You'll receive updates on how your money is making a difference, along with opportunities for sponsorships and volunteering at CFE events.

### **Our Team makes us strong**

What makes us strong? The support of our members, our communities and our team. The dedication of our volunteer Board and Supervisory Committee. And the leadership of our Executive Team.

For more information on the plethora of services that we offer, please visit our website at [www.scefcu.org](http://www.scefcu.org) or call us at [800.866.6474](tel:800.866.6474).

# 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 **Summer** cycle are now being accepted through **September 5th**.

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 [bit.ly/3d45Con](https://bit.ly/3d45Con).

For more information, call 1-800-544-0414 or visit ACC's website [here](#).



## 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](http://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 honored 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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**ACC**  
**PO Box 503016**  
**San Diego, CA 92150-3016.**  
[Info@americanconsumercouncil.org](mailto:Info@americanconsumercouncil.org)