American Consumer Council

Voice of the Consumer

AUGUST 2026



THE LATEST CLIMATE CATASTROPHE NO ONE IS TALKING ABOUT



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As smoke from Canadian wildfires descends on the Midwest and Northeast United States, visions of climate change catastrophe dance in activists' heads. Reinforced with a dreaded "heat dome," denizens of disaster may have found a new home from which to pester neighbors about the end of the world as we know it.

The summertime combination of warm and occasionally smoky air is not as unusual as some residents may think. The "lazy, hazy, crazy days of summer" was a common mantra of yesteryear. Even the "Gay Nineties" — that's the happy 1890s — experienced some of the hottest days on record with only rudimentary ways of relief (hand fans and cold water, for example).

Official climatological records began in the U.S. in the mid-1800s, so the statistics are limited in duration. The data that are available reveal fluctuating heat and pollution levels over the past dozens of decades.

The 1930s may be the worst on record, with not only high temperatures but the Dust Bowl years as well.

Yet arguments that we are currently experiencing the vilest conditions often have been based on environmental measurements starting only in the 1950s, which conveniently exclude a dire past.

Modern societies have revised farming practices to avoid a Dust-Bowl repeat and learned to curtail serious industrial emissions and manage air pollution episodes. In fact, in the U.S., the concentration of nearly all major pollutants has declined dramatically since the enactment of the Clean Air Act in 1970.

But it seems that wilderness care is too back-burner and too hands-offs-Gaia to warrant relief for contemporary life. Unfortunately, back-burner issues have a way of inflaming attention regardless of ecological sensitivity. And forest-fire smoke can billow when proper forest maintenance is lacking, regardless of a warming climate.

With more than 100 Canadian fires blazing out of control, the weather directs the spread and concentration of wildfire smoke.



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The general airflow across the U.S. is from west to east. When high pressure settles into an area, air tends to slow, allowing air pollution to increase. If typical west-to-east winds shift to come from more northerly directions, contaminants from northerly neighbors can concentrate in southerly neighborhoods.

High-pressure area weather is characterized by light winds, little to no precipitation, and clear night skies. The clear night skies frequently lead to the development of overnight stagnant air.

The combination of low wind speeds, unlikely rain, and a generally sluggish atmosphere is prime for the buildup and persistence of dirty air. And these conditions materialized this past week.

So, how much of the recent event is attributable to human-produced climate change?

Urbanization has generated a "heat-island effect" in cities compared with surrounding rural environs. This confirmed effect — where cities can be several degrees warmer than adjacent countrysides — is spatially limited. Manufacturing, power-plant, and vehicular emissions contribute chemicals to the air, which interact with the natural atmospheric constituents. Man-made and natural "greenhouse gases," such as carbon dioxide, both boost global warming and global greening (by increasing vegetation).

Overall, however, as far as climate control goes, it is water in all its forms — as solid ice, snow, and glaciers; liquid rain and oceans; and invisible vapor — and water's conversions from each physical state, which regulates climate long term.

As the U.S. endures the summer heat and temporary, transported unhealthy air, it is helpful to know that sensible precautions can be taken, such as staying indoors while enjoying modern-day air conditioning (including air purifiers). We can ride out the unpleasant days of summer being grateful for contemporary conveniences not available to our ancestors who suffered the same fate.

NOURISH TO FLOURISH



Imagine not just adding years to your life, but adding life to your years. The modern approach to longevity shifts focus from simply living longer (lifespan) to maximizing the years spent in good health (healthspan). This proactive mindset, known as Medicine 3.0, encourages you to prevent chronic diseases—like heart disease, cancer, neurodegeneration, and type 2 diabetes—long before symptoms appear. By embracing this philosophy, you can take charge of your future well-being.

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Personalized Nutrition: The Power of Ayurnutrigenomics

One-size-fits-all diets rarely deliver lasting results. Instead, consider the wisdom of Ayurnutrigenomics, which blends ancient Ayurvedic principles with modern genomics. Align your diet with your unique Prakriti—Vata, Pitta, or Kapha—to support your genetic makeup and lifestyle. Adapt your meals to your environment and habits, a practice called Satmya, to boost your resilience and disease resistance. This personalized approach empowers you to make food choices that truly nourish your body.

Combatting Inflammation: Your Daily Ritual

Chronic, low-grade inflammation—often called inflammaging—can accelerate biological aging. To counter this, prioritize a diet rich in whole foods, healthy fats, berries, leafy greens, and nuts. Limit sugars and processed foods to reduce systemic inflammation. Supporting your gut health with these choices also strengthens your immune system and protects cognitive function. By making anti-inflammatory eating a daily ritual, you lay the foundation for a vibrant, energetic life.

Syncing with Your Circadian Rhythm

Optimizing your circadian rhythm is a powerful, often overlooked longevity ritual. Start your day with morning sunlight exposure—at least 10,000 lux within 30 minutes of waking—to regulate cortisol and melatonin. In the evening, minimize blue light from screens to encourage natural melatonin release and support DNA repair during sleep. These simple habits help you sleep better, feel more alert, and enhance your body's natural healing processes.

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Timing Your Meals for Cellular Renewal

When you eat matters as much as what you eat. Embrace Time-Restricted Eating (TRE) by consuming all your calories within an 8- to 10-hour window. This practice improves insulin sensitivity and lowers blood pressure. Incorporate intermittent fasting to boost levels of spermidine, a compound that triggers autophagy —your body's cellular recycling system. These strategies help clear out damaged cells, supporting longevity from the inside out.

Physical Conditioning: Building Strength for Life

Regular exercise stands as the cornerstone of long-term health. Focus on increasing your VO2 max, a key indicator of cardiovascular fitness, through activities that challenge your endurance and strength. Prioritize safe movement patterns to prevent injuries and maintain independence as you age. By making physical conditioning a non-negotiable part of your routine, you invest in a future filled with vitality and autonomy.

Mental Wellness and Social Connection

Longevity is deeply intertwined with your mental and social well-being. Practice meditation to enhance telomerase activity, protecting your chromosomes and slowing cellular aging. Cultivate optimism and a sense of purpose to improve your stress response and overall outlook. Strengthen your social ties—volunteer, connect with loved ones, and build community—to guard against loneliness, a known risk factor for premature mortality. These rituals nurture both mind and spirit.

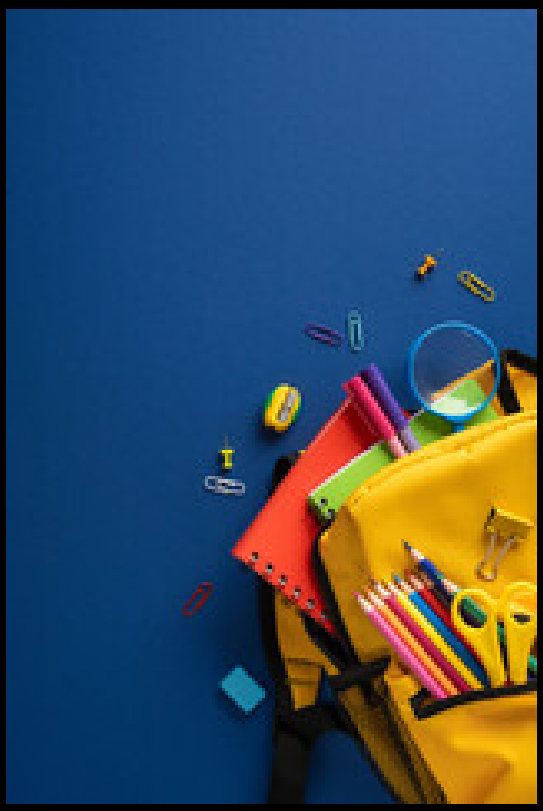
Hydration and Supplementation: Supporting Your Wellness Journey

While the core rituals focus on diet, movement, and mindset, don't overlook the importance of consistent hydration and, when appropriate, targeted supplementation (such as vitamin D or magnesium). Always consult a healthcare professional before starting any new supplement regimen.

Embrace Your Path to Flourishing

Adopting these wellness rituals empowers you to take control of your healthspan and enjoy a life rich in energy, purpose, and connection. Start small—choose one or two habits to integrate into your daily routine. Over time, these positive changes compound, helping you not just live longer, but truly flourish. Your journey to longevity begins with a single, nourishing step.

BACK-TO-SCHOOL SHOPPING SEASON STARTS EARLY



It may feel like summer just started, but back-to-school shopping season is already underway.

Major retailers have rolled out sales weeks before students return to the classroom, giving families a chance to spread out spending and take advantage of early discounts.

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According to a NerdWallet survey, parents expect to spend more than $600 on back-to-school shopping this year. The good news: There are deals available on everything from notebooks and pencils to dorm room essentials.

Where to save on school supplies

For basic classroom supplies, Walmart and Staples are offering some of the deepest discounts of the season.

Shoppers can find many items priced at $1 or less, with some supplies selling for as little as 25 cents.

Target says prices on nearly all of its back-to-school supplies are lower than last year. The retailer is also advertising clothing and dorm décor items starting at $5.

Extra discounts for college students

College students can unlock additional savings through several major retailers.

Extra discounts for college students

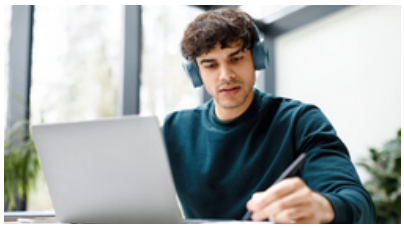
College students can unlock additional savings through several major retailers.

Amazon is offering a special Prime promotion for young adults that includes six months of free membership, followed by a discounted rate.

Target is offering eligible students 20% off purchases through its Target Circle program.



Walmart is also promoting a student offer that cuts the cost of a Walmart+ membership in half for a year. The membership includes benefits such as grocery delivery and fuel discounts.



Technology deals are harder to find

Families shopping for laptops and tablets may not see the same steep discounts available on school supplies.

However, several major technology companies continue to offer student pricing and education discounts.

Apple's Education Store features discounted pricing for eligible shoppers, and qualifying purchases may come with a $150 gift card for a limited time.

Best Buy's Student Hub includes deals on computers, accessories and dorm room essentials such as coffee makers.

Microsoft and Dell also offer student discounts on select products, with savings that can reach 10% to 15%, depending on the item and promotion.

Free backpacks and school supplies available

Families looking for additional help may also want to check out community back-to-school events happening across the Philadelphia region in the coming weeks.

Many of those events will distribute free backpacks and school supplies. Some require registration in advance.



HOW TO SAVE MONEY FOR THE HOLIDAYS

From the cookies in the oven to the wrapped presents under the tree, nothing about the holiday season comes cheap nowadays. Even families who can't afford to spend much may find they are depleting their bank account to pay for all the extras that are supposed to make the season bright.

There is overwhelming pressure to maintain traditions. That's why, for example, people buy one more set of Christmas pajamas each year regardless of how packed the dresser drawers already are.

A lot of that comes from wanting to do best for the people you care about. In their pursuit of providing family and friends with a magical holiday season, people may charge purchases to high-interest credit cards and find themselves facing an onslaught of bills after the new year.

1. Set Expectations Early

Unrealistic expectations set the stage for overspending and financial stress. You're trying to give gifts when in reality, you shouldn't be. Experts note that it can be difficult to be open and honest with friends and family members, but having a conversation about holiday traditions and gift-giving can relieve much of the stress and anxiety that comes with the season.

Be ready with suggestions about how to create a meaningful celebration that won't drain anyone's bank account. Ideas might include:

- A Secret Santa exchange in which every participant randomly draws a name and purchases a gift for that person.
- A white elephant exchange in which everyone brings one gift under a certain value.
- Purchase gifts only for children and not adults in the extended family.

Beyond talking to your family members, set expectations for yourself, Slatter says. Commit to not using credit cards or purchasing items you hadn't planned to while holiday shopping.

2. Don't Overlook Costs Other Than Gifts

It isn't just gifts that are costly during the holidays. Many people also spend a significant amount on other items as well.

We need to factor in purchases and decorations and travel and time. The hustle and bustle can be really draining. A packed holiday schedule can mean spending more on non-holiday expenses too. For instance, busy families may find they have takeout meals more often in the weeks leading up to the end of the year. Plus, they may be driving more often to various events, which can add to fuel costs.



3. Stick to a Realistic Budget

Before you begin shopping for the holidays, create a budget that covers both gifts and other expenses. It's also smart to include a buffer to account for rising prices.

Inflation and the cost of goods have gone up. The amount you budgeted last year might not cover all your expenses this year.

Be realistic when planning for expenses. If money is tight, don't skip budgeting for cookie ingredients if you know you'll make them no matter what.

Instead, prioritize the people and activities that are most important to you and make cutbacks elsewhere as needed.

4. Shut Out Social Media Noise

Instagram, TikTok, Facebook and Pinterest can all be endless sources of inspiration for the holidays.

The downside is that a lot of those apps are good at playing up our temptations. We see how other people are preparing for the holidays and we want to do the same. Then, rather than sticking to a carefully crafted budget, people spend on impulse or make aspirational purchases that they hope will make the season perfect.

Avoid this trap by limiting your time on social media apps, and remember that what you see online is not necessarily the reality for most other people.

5. Shop With a List

One of the best ways to avoid overspending is to shop with a list. That list should include more than just the names of gift recipients. Experts suggest to outline exactly what you want to buy.

Have specific items in mind while shopping is key to resisting the "mesmerizing" 50% off signs you'll see in the stores. Otherwise, you'll be tempted to buy that deeply discounted item even if it's not exactly what you need or want.

If you aren't able to write down a specific gift idea for each person on your list, at the very least write down a price limit to use as a guide while shopping.

6. Stay Out of the Stores

Many people enjoy shopping in brick-and-mortar stores. They offer the opportunity to see items in person and discover products you may not have considered before. For that reason, they also make it easy to overspend.

If you can make a list ahead of time, shopping online lets you do a lot of effective shopping. You can stick to what's on your list and hopefully avoid the temptation to buy more.

If you do decide to shop in-person, be honest with yourself about your spending habits. If there are specific stores that lead you to overspend, consider whether it's wise to shop there.

7. Consider Homemade Gifts

Homemade gifts can include things like brownie mix in a jar, pillowcases sewn with a favorite fabric or plants you propagated from cuttings.

Be mindful of the gift-giving dynamics in a particular relationship. Even with the best of intentions, they may not be well received in some families.

But if it's acceptable, a homemade gift can be memorable for the recipient and inexpensive for the giver.

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8. Be Smart About Financing Purchases

Even if you've sworn off credit cards for this holiday season, you're likely to encounter numerous opportunities to finance your holiday purchases.

Buy Now, Pay Later arrangements are especially popular right now. These let shoppers make a purchase and pay it off over a series of months, sometimes with no interest charges.

They encourage people to spend more than they intended and are often used to buy items that may quickly lose value.

Before signing up for a BNPL agreement or other financing offer, be sure you understand the cost involved – and be sure you can pay off the purchase on schedule.

Do you have the self-discipline and do you have the financial means to pay it off?

9. Save Space for Experiences

The holidays are about more than material goods, and you should set aside some time and money to enjoy the experiences of the season.

Think of it as an investment in memories, not things. Some holiday experiences are practically free – driving through town to see decorated houses or popping in a holiday movie at home, for example. Others may cost money, but it could be worth it to forego some gifts to participate in these activities instead.

If we're really honest with ourselves, gifts don't provide sustained happiness, but you'll always be able to reflect fondly on those experiences."

10. Start Saving Early for Next Year

Once the new year rolls around, take stock of the past holiday season. Consider what went well and where adjustments could be made. Then, make plans to start saving for next year. Based off last year's budget, set aside money on a recurring basis.

By building a holiday nest egg, you can break the cycle of holiday financial stress. When next year rolls around, you'll already have a budget in mind and money in the bank to take advantage of holiday deals and discounts as they arise.

FARMER'S ALMANAC FALL '26 WEATHER PREDICTION



As temperatures continue to climb across much of the country, many people are already wondering what kind of weather fall will bring. Will cooler air arrive early? Will drought-stricken areas see relief? Or will warmth linger into the season?

The Old Farmer's Almanac has released its 2026 extended fall forecast, offering a look at what temperatures and precipitation could look like across the United States.

The Almanac, which has been predicting weather since 1818, expects a mixed bag this fall, with some regions forecast to be cooler and wetter than average while others could see warmer and drier conditions.

From the Northeast to the Pacific Coast, here's what the Old Farmer's Almanac predicts for fall 2026.

What does the Old Farmer's Almanac predict for fall 2026?

"Will our sweaters get more use this fall? It won't feel like fall everywhere," the Old Farmer's Almanac states.

Across the country, the forecast calls for a mix of conditions, with some regions expected to turn wetter while others could remain drier than normal.

According to the forecast, warmer-than-average conditions are expected across parts of the nation's interior from the Northern Plains through the Heartland and into the Deep South during September and October, suggesting drought-stressed areas may not see much relief as the season begins. Meanwhile, much of the eastern United States and Pacific Coast are expected to experience cooler-than-average weather.



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Old Farmer's Almanac fall forecast by region:

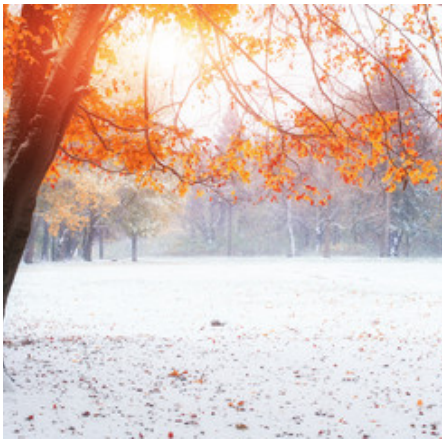
- Northeast: Cooler and wetter than average.
- Atlantic Corridor: Cooler and drier than average, with less rainfall expected in September and October.
- Appalachians: Cooler and drier than normal, with below-average precipitation.
- Southeast: Slightly cooler than average, with drier conditions expected across much of the region.
- Florida: Cooler and drier in the north; cooler with slightly above-average rainfall in the south.
- Lower Lakes: Cooler in September before temperatures return closer to normal in October; rainfall near to slightly below average.
- Ohio Valley: Cooler early in the season, with drier-than-average conditions.
- Deep South: Cooler and drier in September, then warmer-than-average October.
- Upper Midwest: Cooler September followed by a slightly warmer October, with wetter conditions possible.
- Heartland: Slightly warmer in the north and cooler in the south, with rainfall increasing later in the season.
- High Plains: Warmer and drier than average.
- Intermountain: Cooler in the north, warmer in the south, with slightly above-average precipitation overall.
- Desert Southwest: Warmer September followed by a cooler October, with below-average rainfall.
- Pacific Northwest: Cooler and wetter than average.
- Pacific Southwest: Near-normal temperatures in September followed by a cooler October; rainfall varies by location.
- Alaska: Cooler in the north, warmer in the south, with below-average precipitation overall.
- Hawaii: Cooler than average with above-average rainfall possible in eastern areas.

When does fall 2026 begin?

The first official day of fall 2026 is Tuesday, Sept. 22, marking the autumnal equinox in the Northern Hemisphere.

The equinox occurs when the sun crosses the celestial equator, bringing nearly equal amounts of daylight and darkness around the world. After the equinox, days will continue to grow shorter and nights longer across Texas and the rest of the Northern Hemisphere until the winter solstice in December.

For meteorologists, however, fall begins earlier. The meteorological fall season starts Sept. 1 and runs through Nov. 30, aligning with the calendar months used to track seasonal weather patterns.



COMMON ALLERGY MEDICATION'S RISKS OUTWEIGH ITS BENEFITS



Experts see dangerous misuse of the allergy medication diphenhydramine in her clinic every day.

If someone has an allergic reaction to a food, people will say, 'Don't worry, I have diphenhydramine in my purse,' and I would say, 'Really, epinephrine is the first-line treatment for food allergies,'" said Wolfson, an allergist at Massachusetts General Hospital.

Diphenhydramine can be harmful if people take it after having an allergic reaction to food, she said, because the drug – best known by the brand name Benadryl – makes them drowsy and can cause them to miss signs that their symptoms are getting worse.

"It's time to move on. For every single indication that people are using diphenhydramine, there are better drugs that are more effective at treating the symptoms people are trying to treat with fewer side effects," she said. "I've had patients where I worried that diphenhydramine was impairing their ability to drive or fully participate in their daily lives."

Wolfson isn't alone in preferring alternatives. In a review published in February, allergy experts from Johns Hopkins University and the University of California, San Diego called for the removal of diphenhydramine from over-the-counter and prescription markets in the United States, saying it's outdated, dangerous and eclipsed by safer alternatives.

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A first-generation antihistamine approved in 1946, diphenhydramine is widely used for allergies, sleep aid and cold symptoms. It's a common over-the-counter medication in the US, with usage rising in the summer months as people use it to treat itching from bug bites or poison ivy, as well as sneezing and runny nose caused by grass and pollen allergies, according to the American Pharmacists Association.

Despite its longstanding presence in American homes, the authors of the new review say it poses disproportionate risks, especially for children and older adults, than newer antihistamines.

"Patients should trial alternatives agents like loratadine, which is Claritin, or cetirizine, which is Zyrtec, or fexofenadine, which is Allegra," to alleviate allergy symptoms, Dr. James Clark of the Department of Otolaryngology-Head and Neck Surgery at the Johns Hopkins University School of Medicine, the lead author of the paper, told CNN.

The Consumer Healthcare Products Association, which represents the OTC medicine industry, says that common side effects associated with products containing diphenhydramine are disclosed on the label. However, it notes, "these products are not intended for long-term use."



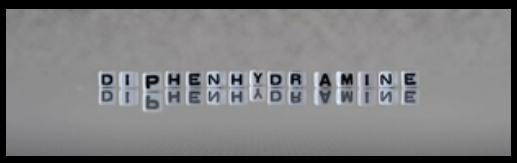
"When used as directed, these medicines provide well-established therapeutic benefits for common health ailments like allergies, the common cold, motion sickness, minor skin irritations, and occasional sleeplessness," the group said in a statement on behalf of Benadryl's maker, Kenvue. "Like all medicines, responsible use is essential, and consumers should always follow directions and warnings on the Drug Facts labels and consult healthcare providers if they have questions."

Risks of diphenhydramine

Antihistamines work by blocking receptors called H1, part of the body's system for responding to allergens, which trigger symptoms like sneezing, itching and a runny nose. But older drugs like diphenhydramine don't just block the allergy-related receptors, they can also affect other parts of the brain. Diphenhydramine often causes sedation, cognitive impairment, and in some cases, dangerous cardiac effects, the authors wrote.

In older adults, the drug can stay in the body for up to 18 hours, resulting in lingering sleepiness, disorientation and increasing risk of falling. The review also highlighted a possible link between long-term diphenhydramine use and dementia.

In children, the risks can be even more pronounced. The review's authors cite cases of accidental overdose; paradoxical reactions such as agitation, extreme sedation and coma; and even death.



This is particularly with pediatric formulations, because of accidental ingestions. The medication was linked to several child hospitalizations and fatalities during the viral "Benadryl Challenge" on TikTok.

The medication is often misused and "doesn't offer a benefit for treatment of cold symptoms, and it is not a safe sleep aid medication," she said. In fact, it can have the opposite effects in children, leading to hyperactivity.

"I see some families use diphenhydramine when the child has a cold or upper respiratory infection, thinking it will help with the congestion and help them to sleep better at night," she said. "This is not effective for cold symptoms, nor is it very safe."

She recommends over-the-counter cetirizine to treat children with hives, seasonal allergies or an itchy rash. Cetirizine is also longer-lasting and not as sedating as diphenhydramine, she says.

Murray agrees that loratadine and cetirizine are safer for children over 6 months, and saline drops and suctioning are better alternatives for infants.

'Time to say a final goodbye'

Diphenhydramine appears in over 300 OTC formulations, often blended into combination products for coughs, colds and flu. The authors of the review say that, like products with pseudoephedrine, diphenhydramine should at minimum be moved behind the counter, allowing pharmacists to guide patients toward second-generation alternatives.

The American Pharmacists Association says patients should use caution with combination cough and cold products that contain diphenhydramine.

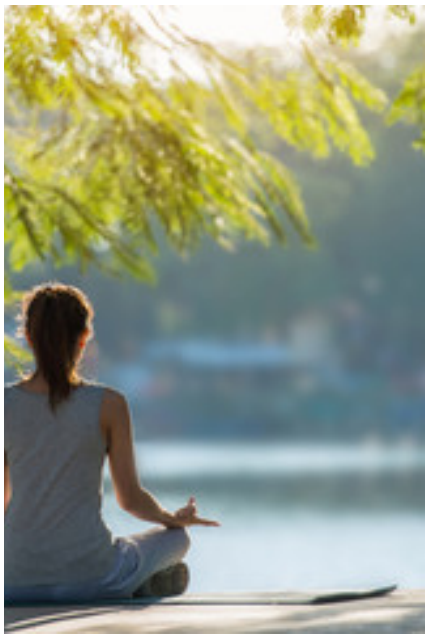
Pharmacists may recommend alternative medications for older adults who have a history of being cognitively affected by certain medications, the group says, and it "encourages patients and parents/caregivers to ask their pharmacist for the most appropriate treatment recommendation for their symptoms" with the least amount of side effects.

The review authors also emphasize that there is no strong clinical data that may suggest that diphenhydramine works better than other options. Although it may reduce symptoms like sneezing and itching, it has minimal effect on nasal congestion and doesn't outperform second-generation drugs in randomized trials. Newer options, such as oral cetirizine, offer 24-hour coverage with fewer adverse events.

However, in the US, the medication remains a staple. According to the review, more than 1.5 million prescriptions are still written annually, not counting untracked OTC purchases.

"In the past, it has been a useful medication that has helped millions of patients; however, its current therapeutic ratio is matched or exceeded by second-generation antihistamines, especially due to their markedly reduced adverse reactions. It is time to say a final goodbye to diphenhydramine, a public health hazard," the authors wrote.

THE 5-MINUTE MENTAL RESET TO CLEAR YOUR MIND FAST



Imagine hitting pause on your busy day and returning with a clear, focused mind. The secret lies in the 5-minute mental reset, a practice rooted in neuroscience. Your prefrontal cortex, the brain's decision-making hub, has limited energy. Unlike scrolling through social media—which only adds to mental clutter—a genuine pause allows your brain to stop processing information, recharge, and prepare for what's next. This brief break activates your parasympathetic nervous system, lowering stress hormones like cortisol and restoring your sense of calm.

The Science Behind the Reset

Why does this short break work so well? When you engage in mindful breathing or grounding techniques, your body shifts from a fight-or-flight state to a rest-and-digest mode. This transition is crucial for reducing cortisol and improving focus, especially in high-pressure environments. Studies show that micro-pauses throughout the day can enhance cognitive performance and emotional resilience, making them a must for anyone seeking sustainable productivity and mental clarity.

Breathing Techniques: Your Mind-Body Bridge

Start your reset with proven breathing protocols. Try Box Breathing: inhale, hold, exhale, and hold again, each for four seconds. This method centers your mind and body. For rapid calm, use the Physiological Sigh: two quick nasal inhales (one long, one short), followed by a slow exhale through the mouth. Or, when anxiety peaks, practice the 4-7-8 technique: inhale for four seconds, hold for seven, and exhale for eight. These simple steps can quickly restore balance and focus.

Clearing Mental Clutter: Connection and Presence

Beyond breathing, connect with the present using grounding exercises. The 5-4-3-2-1 technique helps break thought loops: notice five things you see, four you hear, three you touch, two you smell, and one you taste. For a mental declutter, try a brain dump—write down every task or worry to free up mental space. Reflect on three things you're grateful for to interrupt anxiety cycles, and scan your body from head to toe, releasing any tension you find.

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Strategic Reentry: The Critical Last Step

How you end your reset matters as much as how you begin. Avoid jumping straight into distractions like social media. Instead, use the last 90 seconds to decide on one clear action for your return. Write down, "When I'm back, I will..." This simple step reduces cognitive load and helps you reenter your workflow with intention, not chaos. It's a small habit that can transform your productivity and peace of mind.

Long-Term Benefits: More Than Just a Quick Fix

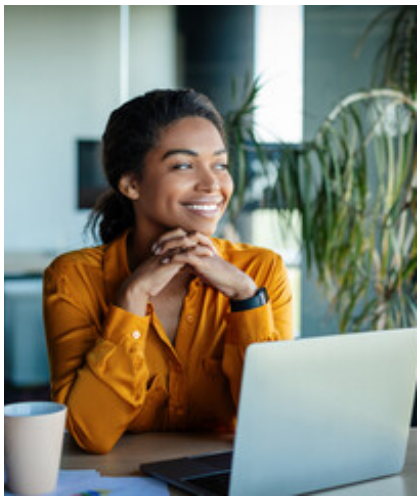
Integrating the 5-minute mental reset into your routine offers lasting rewards. Brief mindfulness interventions, even just four weeks long, have been shown to boost emotional intelligence, self-awareness, and resilience—especially in high-stress professions. Making these resets a regular habit, every two to three hours, prevents burnout and supports long-term mental health. Think of it as preventive care for your mind, not just a remedy for overwhelm.



mental reset

Professional Longevity and Daily Practice

For those in demanding fields, such as healthcare, these resets are more than a luxury—they're essential. Taking five minutes between tasks, like handwashing or walking between rooms, helps maintain high-quality attention and emotional balance. Over time, this practice supports professional longevity, ensuring you can deliver your best without sacrificing your well-being. Consistency is key: small, regular resets build resilience and keep you at your best.



Practical Tips for an Effective Reset

Maximize your reset by eliminating visual distractions. Place your phone face down or out of sight—just one notification can undo your progress. Sit upright to stay alert; lying down may lead to drowsiness. Use simple apps or ad-free timers to guide your practice without interruptions. These small adjustments ensure your five minutes are truly restorative, setting you up for a productive, focused return to your day.

Make the 5-Minute Reset Your Daily Ritual

Embrace the 5-minute mental reset as a daily ritual. With science on your side and practical tools at your fingertips, you can reclaim clarity, reduce stress, and boost your performance—no matter how busy life gets. Start today: pause, breathe, reconnect, and return stronger. Your mind—and your future self—will thank you.



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AUGUST 2026

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FY 2025-2026 -- Executive Report for FY 2025-2026....
"Advancing Consumers Through Financial Education"



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Issued By:
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President & CEO
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ACC's Overall Performance in FY 2025-2026:

The past year has been a very successful one for the American Consumer Council (ACC). I am pleased to report substantial membership growth, a steady financial performance, and several significant program performance during the past fiscal year.

During the FY 2025-2026, the American Consumer Council experienced a strong increase in revenues, up 14.04% while expenses rose 11.18%.
ACC's net assets increased by $458,913 during the past fiscal year.

ACC's partnership with credit unions reached 168 SEG relationships as we closed our books on April 30, 2026. This reflects a net growth of 17 credit unions from the previous year's record of 21 credit unions that were added.

Individual memberships increased by 21% to over 438,000 and Business memberships increased by over 30 percent. These are strong numbers for ACC and were largely fueled by deep concerns among consumers and businesses about affordability concerns, the rising cost of home and gas prices as well as the instability in the Middle East and how that will affect prices and jobs in America.

As we begin our new fiscal year, American consumers tell us their primary concerns continue to be pocketbook issues – the cost of basic goods and services.Seniors are troubled by the continued talk on Capitol Hill about cuts to vital social programs and their financial lifelines -- preserving Social Security and Medicare. Consumers tell us their key issues in order of importance are: Affordability, specifically, Food and Gas prices, the rising cost of Health Insurance, their frustration with access to affordable medical care and drug prescription costs, the lack of affordable housing; and serious tax reform for the middle class.

At the same time, consumers are worried about prolonged conflicts in Ukraine, Iran, and other parts of the Middle East. While consumers are less worried about America's relationships with China and Russia, our ability to have healthy trade relationships is important to most American consumers. This is the second year in a row that international concerns have appeared in our Consumer Survey results.

Voice of the Consumer

Financial Education:

Among the biggest concern for American Consumers is the need for more financial education, especially in high schools. This is why ACC has continued its partnership with over 155 credit unions across the country to provide state-of-the-art financial education programs to not only ACC members, but all consumers as well as small businesses.

ACC's financial education video series continues to attract Millennials and Gen Z'ers (18-35 year-olds) who are hungry for short, topic-specific videos that address their concerns when it comes to making money, saving money and spending it wisely. Viewership of ACC's financial education videos is up 37% over the previous year as ACC attracts more 16-35 year old members who are entering their peak spending years. These videos can be viewed on the ACC website: www.americanconsumercouncil.org The videos are sponsored by ACC and provided at no charge to our members and credit union partners.

As part of our education commitment to consumers, ACC completed a major upgrade of its website: www.americanconsumercouncil.org We now have two language versions on our website – English and Spanish – that will help us reach the fast-growing Spanish-speaking market across the country.

Data Security is also a key area that ACC has invested in during the past year. ACC has spent thousands of dollars investing in high-tech systems to ensure a higher level of data security and protection. ACC has also expanded its IT team to ensure our websites, servers and data operate smoothly.

Support for Small Businesses:

According to the Small Business Administration, there are approximately 36.2 million, of which over 80% of these businesses run without any paid employees as solo ventures. Ironically, small businesses are responsible for hiring nearly half of all private-sector workers in the country.
The bad news is this... while nearly 5 million new small businesses are started each year in the United States, roughly 20% close within their first year, and about half fail by year five.

ACC's research shows that a large percentage of small businesses fail because the owners don't "know their numbers." In other words, they lack the basic understanding of how to make their business operate profitably. This is why ACC launched its Small Business Success campaign in 2017.
Today, ACC is helping over 2,200 small business owners understand how to attract new customers, understand their true cost of doing business, and pricing their products and services to ensure they make a fair and healthy profit.

In partnership with over 150 credit unions, ACC is helping more small businesses better under their finances, find creative ways to stay in business, and use ACC's customized financial products and business growth tools to help our business members grow and expand.

2026-2027 Forecast:

ACC anticipates our organization will continue to grow by double digits in the areas of individual membership, business memberships, and credit union participation. We are seeing more American consumers and small businesses joining our credit union partners to get the financial support they need to stay ahead. We are also seeing a large number of consumers going to the polls on Election Day to "vote their pocketbook" and lending their voices to important economic concerns that ACC is addressing through its consumer advocacy mission.



Voice of the Consumer

We also anticipate the number of small businesses members will continue to grow as ACC creates more opportunities through its Small Business Success program. Credit Unions are a key partner in helping ACC reach small businesses.

ACC is cautiously optimistic about the American economy through 2027 despite the political divide and chaos in Washington, D.C. We expect economic growth to be 2.2%, with inflation remaining near 3%. The unemployment rate is expected to peak at 4.2%. Also, it appears the Federal Reserve Bank is poised to reduce interest rates in the second half of 2026 assuming political conditions and global relationships don't worsen.

2026 Annual Meeting:

In compliance with our Bylaws, ACC will hold its 2026 annual meeting on Friday, August 14, 2026 at 9:00 am EDT at the Lansdowne Resort in Virginia. This annual meeting will be limited to the ACC Board of Directors and ACC's Advisory Council Members. However, members and guests may participate virtually via ACC's conference call service. For more information, please email ACC at: info@americanconsumerconference.org

Thanks to ACC's Board & Advisory Council:

We are grateful to ACC's Board of Directors for their commitment to serve our association during this period, and for their support as we continue to work towards fulfilling our mission of consumer advocacy, financial education, and corporate social responsibility. We are especially grateful for the excellent service of our retiring Chairman of the Board, David Romanski, Esq. and we welcome our new Chairwoman Barbara Yager, J.D.

AMERICAN CONSUMER COUNCIL